

Your medical benefits

Kaiser Permanente Access PPO

ID cards

Approximately one month after your effective date, you will receive your Kaiser ID cards. Your cards include information that your providers will need to bill your insurance. If you need your ID card information prior to receiving them, contact AWC Trust staff at **1-800-562-8981**.

Provider network

To find a Kaiser Permanente provider, go to their website at www.kaiserpermanente.org, under *Find a doctor or medical facility*. Choose "Access PPO" as your provider network to find Kaiser Foundation Health Plan of WA contracted providers. Additionally, First Choice Health Network, First Health Network and MedImpact pharmacies are all in-network preferred providers.

You are eligible for covered services from within the Kaiser preferred provider network, as well as any licensed provider, medical center, or hospital in the U.S. outside of this network. When you see a Kaiser network preferred provider, you will have the least out-of-pocket expenses.

Prescription coverage

All drugs, supplies and devices must be obtained by a Kaiser designated pharmacy or in-network provider. Preferred generic drugs, preferred brand name drugs, and non-preferred generic and brand name drugs are covered at the applicable copays/cost-share, available in a 30-day supply. Generic drugs are dispensed whenever available. Mail order drugs are available through the Kaiser designated mail order service, up to a 90-day supply. Some prescriptions require pre-authorization.

Open enrollment

Open enrollment happens each year, with changes effective on **January 1**.

To make changes, you will need to complete an AWC Combined Insurance Enrollment Form and return it to your employer.

Qualifying events (child birth, marriage, etc.) allow you to add dependents outside of open enrollment.

Dependent verification

Proof of dependency is required following the enrollment of dependents. Documentation required includes (but is not limited to) marriage certificate, affidavit of marriage/domestic partnership, joint ownership documents, birth certificate, adoption papers.

A request for dependent eligibility documentation will arrive via US mail after your insurance paperwork has been processed.

Questions?

For questions about your medical plan, when your medical benefits begin, providers covered by your medical plan, or your ID card status, check with your employer's human resources department or contact **AWC Trust staff at 1-800-562-8981**.

You can also contact **Kaiser Permanente customer service at 1-888-901-4636**.





The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, www.kp.org/plandocuments or call 1-888-901-4636 (TTY: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-901-4636 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Preferred <u>provider</u> : \$250 Individual / \$750 Family Shared with <u>preferred provider</u> and <u>out-of-network provider</u> networks	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Preferred <u>provider</u> : \$2,500 Individual / \$5,000 Family Shared with <u>preferred provider</u> and <u>out-of-network provider</u> networks	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.kp.org or call 1-888-901-4636 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 / visit (\$5 enhanced benefit), deductible does not apply.	\$10 / visit, then 30% coinsurance	None
	Specialist visit	\$20 (\$10 enhanced benefit) / visit, deductible does not apply.	\$20 / visit, then 30% coinsurance	None
	Preventive care/screening/ immunization	No charge, deductible does not apply.	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	Preauthorization required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary	Preferred generic drugs	\$10 (retail); 2x retail cost share (mail order) / prescription , deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). No charge for contraceptives. Subject to formulary guidelines.
	Preferred brand drugs	\$35 or (\$30 enhanced) (retail); 2x retail cost share (mail order) / prescription , deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.
	Non-preferred drugs	\$70 or (\$65 enhanced) (retail); 2x retail cost share (mail order) / prescription , deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines .
	Specialty drugs	Applicable Preferred generic, Preferred brand or Non-Preferred cost shares apply	Not covered	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through the exception process.
If you have	Facility fee (e.g.,	10% coinsurance	30% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
outpatient surgery	ambulatory surgery center)			
	Physician/surgeon fees	10% coinsurance	30% coinsurance	None
If you need immediate medical attention	Emergency room care	\$150 / visit, then 10% coinsurance	\$150 / visit, then 10% coinsurance	You must notify Kaiser Permanente within 24 hours if admitted to an Out-of-Network Provider ; limited to initial emergency only. Copayment waived if admitted directly to the hospital as an inpatient.
	Emergency medical transportation	10% coinsurance	10% coinsurance	None
	Urgent care	\$10 / visit(\$5 enhanced benefit), deductible does not apply.	\$10 / visit, then 30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 / visit(\$5 enhanced benefit), deductible does not apply.	\$10 / visit, then 30% coinsurance	None
	Inpatient services	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
If you are pregnant	Office visits	10% coinsurance	30% coinsurance	Cost sharing does not apply for preventive services . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.
	Childbirth/delivery facility services	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.
If you need help	Home health care	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente or will not

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
recovering or have other special health needs				be covered.
	Rehabilitation services	Outpatient: \$20 (\$10 enhanced benefit) / visit, deductible does not apply. Inpatient: 10% coinsurance	Outpatient: \$20 / visit, then 30% coinsurance Inpatient: 30% coinsurance	Combined with Habilitation services : Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, preauthorization required. Limits are combined with preferred and out-of-network provider networks.
	Habilitation services	Outpatient: \$20 (\$10 enhanced benefit) / visit, deductible does not apply. Inpatient: 10% coinsurance	Outpatient: \$20 / visit, then 30% coinsurance Inpatient: 30% coinsurance	Combined with Rehabilitation services : Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, preauthorization required. Limits are combined with preferred and out-of-network provider networks.
	Skilled nursing care	10% coinsurance	30% coinsurance	60-day limit / year. Limits are combined with preferred and Out-of-Network Provider networks. You must notify Kaiser Permanente of admission or will not be covered.
	Durable medical equipment	10% coinsurance	30% coinsurance	Subject to formulary guidelines. Preauthorization may be required
	Hospice services	10% coinsurance	30% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
If your child needs dental or eye care	Children's eye exam	No charge for refractive exam, deductible does not apply.	No charge for refractive exam, deductible does not apply.	Limited to 1 exam / 12 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)
<ul style="list-style-type: none"> • Children's glasses • Cosmetic surgery • Dental care (Adult and child) • Long-term care • Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)
<ul style="list-style-type: none"> • Acupuncture (20 visit limit / year) • Bariatric surgery (\$35,000 limit / lifetime) • Chiropractic care (20 visit limit / year) • Hearing aids (\$3,000 limit / ear / 36 months) • Infertility treatment (\$20,000 medical limit; \$5,000 drug limit / lifetime) • Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](#) or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the [explanation of benefits](#) you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim, appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-888-901-4636 (TTY: 711) or www.kp.org
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or www.cciio.cms.gov
Washington Department of Insurance	1-800-562-6900 or www.insurance.wa.gov

Does this [plan](#) provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this [plan](#) meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636 (TTY: 711).

Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-888-901-4636 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika a'ohwol ninisingo, kwijjigo holne' 1-888-901-4636 (TTY: 711).

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-888-901-4636 (TTY: 711) uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636 (TTY: 711).

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-888-901-4636 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-901-4636 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, á'gang 1-888-901-4636 (TTY: 711).

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$250
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other (blood work) coinsurance	10%

This EXAMPLE event includes services like:
[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost **\$12,700**

In this example, Peg would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$10
Coinsurance	\$1,100

What isn't covered

Limits or exclusions	\$20
The total Peg would pay is	\$1,380

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$250
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other (blood work) coinsurance	10%

This EXAMPLE event includes services like:
[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost **\$5,600**

In this example, Joe would pay:

Cost Sharing

Deductibles	\$40
Copayments	\$700
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
The total Joe would pay is	\$740

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$250
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other (x-ray) coinsurance	10%

This EXAMPLE event includes services like:
[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost **\$2,800**

In this example, Mia would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$200
Coinsurance	\$200

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$650

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.