
Your Summary Plan Description



Association of Washington Cities Employee Benefit Trust (“Trust”) Group Health Plan

**Summary Plan Document
\$250 Deductible Access PPO Plan**

January 1, 2025

Important Notice Under Federal Health Care Reform

Kaiser Foundation Health Plan of Washington Options, Inc. (“KFHPWAO”) recommends each Member choose a personal physician. This decision is important since the designated personal physician provides or arranges for most of the Member’s health care. The Member has the right to designate any personal physician who participates in one of the KFHPWAO networks and who is available to accept the Member or the Member’s family members. For information on how to select a personal physician, and for a list of the participating personal physicians, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

For children, the Member may designate a pediatrician as the primary care provider.

The Member does not need Preauthorization from KFHPWAO or from any other person (including a personal physician) to access obstetrical or gynecological care from a health care professional in the KFHPWAO network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining Preauthorization for certain services, following a pre-approved treatment plan. For a list of participating health care professionals who specialize in obstetrics or gynecology, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

For More Information

KFHPWAO will provide the information regarding the types of plans offered by KFHPWAO to Members on request. Please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636

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I. Introduction

This booklet includes information about medical benefits available under the Group Health Plan sponsored by the Association of Washington Cities Employee Benefit Trust (“Plan”) to eligible staff and their family members and serves as the Summary Plan Document (“SPD”) for medical, pharmacy and vision benefits.

II. Medical Plan

The AWC Trust’s Group Health Plan is designed to provide health benefits for the eligible employees of employers participating in the Trust and their eligible family members. Questions about eligibility for health coverage can be answered by the AWC Trust at 1-800-562-8981.

This document describes the health benefits offered under the Plan. The health benefits are administered by Kaiser Foundation Health Plan of Washington Options, Inc. (KFHPWAO). If the Member has questions regarding their coverage or how benefits have been paid, KFHPWAO encourages the Member to contact Kaiser Permanente Member Services at 206-630-4636 or toll free 888-901-4636.

Please take the time to become familiar with the benefits that the Plan offers. Many terms used in this booklet have specific meanings that are defined in the Definitions section.

III. AWC Trust and Wellness Program

The AWC Trust provides comprehensive health management tools and services for employees, spouses and domestic partners:

- **Health Central** - Go to awctrust.org for the personal, secure health and benefits website. Members will be able to access benefits information, health records, behavior change tools, articles and videos on health topics A-Z. The Member can also access Your Health Questionnaire and personalized Health Coaching.
- **Health Questionnaire (HQ)** - A confidential assessment of the Member’s health status and health risks. Based on the answers provided, the HQ instantly reveals a plan to improve the Member’s health. The Member will receive a financial reward for completing HQ each year. Log in to Health Central at awctrust.org to find HQ.
- **Health Coaching** - Working with a health coach makes improving the Member’s health easier. The Member’s health coach offers personalized guidance and encouragement to help the Member find motivation and reach personal health goals. To schedule a confidential coaching call, visit awctrust.org or call 1-888-321-1534.
- **Weight Management Coaching** - An enhanced health coaching option for those with significant weight management goals. Weight Management Coaching offers one-on-one support by health experts to help the Member lose weight and keep it off. It includes a professionally monitored diet and personalized exercise planning.
- **Health Screenings** – Does the Member know his/her numbers? Check cholesterol, triglycerides, blood pressure and more. Discuss results immediately with an onsite health coach. Health screenings are offered every other year at worksites to retirees.
- **Wellness Newsletter** - The Wellness newsletter offers health and benefit articles, stories, tips, quotes, recipes and entertaining cartoons. It is delivered monthly to your home.

IV. Eligibility, Enrollment and Termination

A. Eligibility.

In order to be accepted for enrollment and continuing coverage, individuals must meet eligibility requirements imposed by the Plan Administrator and their employer, and meet all applicable requirements set forth below, except for temporary residency outside the Service Area for purposes of attending school, court-ordered

coverage for Dependents or other unique family arrangements, when approved in advance by the Plan Administrator. KFHPWAO has the right to verify eligibility.

1. Employees.

Bona fide employees of the employers participating in the Trust as established by the employer and enforced by the Plan Administrator shall be eligible for enrollment. In general, the employee must work a minimum of 20 hours per week or 80 hours per month. Please contact the Plan Administrator for more information.

2. Dependents.

The employee may also enroll the following:

- a. The employee's legal spouse.
- b. The employee's state-registered domestic partner and, if specifically included as eligible by the employer, the employee's non-state registered domestic partner for whom an accurate and complete affidavit of qualifying domestic partnership has been submitted. Contact the Plan Administrator for questions about whether a non-state registered domestic partner is eligible for the Plan.
- c. Children who are under the age of 26.

"Children" means the children of the employee, spouse or eligible domestic partner, including adopted children, stepchildren, children for whom the employee has a qualified court order to provide coverage and any other children for whom the employee is the legal guardian.

Eligibility may be extended past the Dependent's limiting age as set forth above if the Dependent is totally incapable of self-sustaining employment because of a developmental or physical disability incurred prior to attainment of the limiting age and is chiefly dependent upon the employee for support and maintenance. Enrollment for such a Dependent may be continued for the duration of the continuous total incapacity, provided enrollment does not terminate for any other reason. Medical proof of incapacity and proof of financial dependency must be furnished to KFHPWAO upon request, but not more frequently than annually after the 2 year period following the Dependent's attainment of the limiting age.

3. Temporary Coverage for Newborns.

When a Member gives birth, the newborn is entitled to the benefits set forth in the SPD from birth through 3 weeks of age. All provisions, limitations and exclusions will apply except Subsections E. and F. After 3 weeks of age, no benefits are available unless the newborn child qualifies as a Dependent and is enrolled.

B. Application for Enrollment.

Application for enrollment must be completed on or before the effective date of coverage. The Plan Administrator is responsible for submitting completed applications to KFHPWAO.

KFHPWAO reserves the right to refuse enrollment to any person whose coverage under any plan issued by Kaiser Foundation Health Plan of Washington Options, Inc. or Kaiser Foundation Health Plan of Washington has been terminated for cause.

1. Newly Eligible Employees.

Newly eligible employees and their Dependents may apply for enrollment in writing to the Plan Administrator within 31 days of becoming eligible.

2. New Dependents.

A written application for enrollment of a newly dependent person, other than a newborn or adopted child, must be made to the Plan Administrator within 31 days after the dependency occurs.

A written application for enrollment of a newborn child must be made to the Plan Administrator within 60 days following the date of birth.

A written application for enrollment of an adoptive child must be made to the Plan Administrator within 60 days from the day the child is placed with the employee for the purpose of adoption, or the employee assumes total or partial financial support of the child.

3. Open Enrollment.

KFHPWAO will allow enrollment of employees and Dependents who did not enroll when newly eligible as described above during a limited period of time specified by the Plan Administrator and KFHPWAO.

4. Special Enrollment.

a. KFHPWAO will allow special enrollment for persons:

- 1) Who initially declined enrollment when otherwise eligible because such persons had other health care coverage and have had such other coverage terminated due to one of the following events:
 - Cessation of employer contributions.
 - Exhaustion of COBRA continuation coverage.
 - Loss of eligibility, except for loss of eligibility for cause.

KFHPWAO or the Plan Administrator may require confirmation that when initially offered coverage such persons submitted a written statement declining because of other coverage. Application for coverage must be made within 31 days of the termination of previous coverage.

b. KFHPWAO will allow special enrollment for individuals who are eligible to be a Subscriber and their Dependents (other than for nonpayment or fraud) in the event one of the following occurs:

- 1) Divorce or Legal Separation. Application for coverage must be made within 60 days of the divorce/separation.
- 2) Cessation of Dependent status (reaches maximum age). Application for coverage must be made within 30 days of the cessation of Dependent status.
- 3) Death of an employee under whose coverage they were a Dependent. Application for coverage must be made within 30 days of the death of an employee.
- 4) Termination or reduction in the number of hours worked. Application for coverage must be made within 30 days of the termination or reduction in number of hours worked.
- 5) Leaving the service area of a former plan. Application for coverage must be made within 30 days of leaving the service area of a former plan.
- 6) Discontinuation of a former plan. Application for coverage must be made within 30 days of the discontinuation of a former plan.

c. KFHPWAO will allow special enrollment for individuals who are eligible to be a Subscriber and their Dependents in the event one of the following occurs:

- 1) Marriage. Application for coverage must be made within 31 days of the date of marriage.
- 2) Birth. Application for coverage for the employee and Dependents other than the newborn child must be made within 60 days of the date of birth.
- 3) Adoption or placement for adoption. Application for coverage for the employee and Dependents other than the adopted child must be made within 60 days of the adoption or placement for adoption.
- 4) Eligibility for premium assistance from Medicaid or a state Children's Health Insurance Program (CHIP), provided such person is otherwise eligible for coverage under this Plan. The request for special enrollment must be made within 60 days of eligibility for such premium assistance.
- 5) Coverage under a Medicaid or CHIP plan is terminated as a result of loss of eligibility for such coverage. Application for coverage must be made within 60 days of the date of termination under Medicaid or CHIP.
- 6) Applicable federal or state law or regulation otherwise provides for special enrollment.

C. When Coverage Begins.

1. Effective Date of Enrollment.

- Enrollment for a newly eligible regular employee and listed Dependents is effective on the first of the month following the date of hire, or for LEOFF I employees, on the date of hire. Please contact the Plan Administrator for more information.
- Enrollment for a newly dependent person, other than a newborn or adoptive child, is effective on the first day of the month following receipt by the Plan Administrator of a completed enrollment form for such new Dependent. Please contact the Plan Administrator for more information.
- Enrollment for newborns is effective from the date of birth.
- Enrollment for adoptive children is effective from the date that the adoptive child is placed with the employee for the purpose of adoption, or the employee assumes total or partial financial support of the child.

2. Commencement of Benefits for Persons Hospitalized on Effective Date.

Members who are admitted to an inpatient facility prior to their enrollment will receive covered benefits beginning on their effective date, as set forth in Subsection C.1. above. If a Member is hospitalized in a non-Network Facility, KFHPWAO reserves the right to require transfer of the Member to a Network Facility. The Member will be transferred when a Network Provider, in consultation with the attending physician, determines that the Member is medically stable to do so. If the Member refuses to transfer to a Network Facility, all services received will be subject to Community Provider Cost Shares.

D. Termination of Coverage.

The employee shall be liable for payment of all charges for services and items provided to the employee and the employee's minor children after the effective date of termination. Other Members (the spouse and adult children of the employee) participating in the Plan shall themselves be liable for the payment of all charges for services and items provided to such Members.

Termination of Specific Members.

Individual Member coverage may be terminated for any of the following reasons:

- a. **Loss of Eligibility.** If a Member no longer meets the eligibility requirements and is not enrolled for continuation coverage as described in Subsection F. below, coverage will terminate at the end of the month during which the loss of eligibility occurs, unless otherwise specified by the Plan Administrator.
- b. **For Cause.** In the event of termination for cause, KFHPWAO and /or the Trust reserves the right to pursue all civil remedies allowable under federal and state law for the collection of claims, losses or other damages. Coverage of a Member may be terminated upon 10 working days written notice for:
 - 1.) Material misrepresentation, fraud or omission of information in order to obtain coverage.
 - 2.) Permitting the use of a KFHPWAO identification card or number by another person or using another Member's identification card or number to obtain care to which a person is not entitled.

Individual Member coverage may be retroactively terminated upon 30 days written notice and only in the case of fraud or intentional misrepresentation of a material fact; or as otherwise allowed under applicable law or regulation.

In no event will a Member be terminated solely on the basis of their physical or mental condition provided they meet all other eligibility requirements set forth in the Plan.

Any Member may appeal a termination decision through KFHPWAO's appeals process.

E. Continuation of Coverage Options.

1. Leave of Absence.

While on an employer approved leave of absence, the employee and listed Dependents can continue to be covered provided that:

- They remain eligible for coverage, as set forth in Subsection A.,
- Such leave is in compliance with the employer's established leave of absence policy that is consistently applied to all employees,

- The employer's leave of absence policy is in compliance with the Family and Medical Leave Act when applicable.

2. Continuation Coverage Under Federal Law.

Upon loss of eligibility, continuation of group coverage may be available to a Member for a limited time after the Member would otherwise lose eligibility, if required by Consolidated Omnibus Budget Reconciliation Act (COBRA) or the Uniformed Services Employment and Reemployment Rights Act (USERRA) and only applies to grant continuation of coverage rights to the extent required by federal law. USERRA only applies in certain situations to employees who are leaving employment to serve in the United States Armed Forces. The employer shall inform Members of the COBRA election process and how much the Member will be required to pay directly to the employer.

Continuation coverage under COBRA or USERRA will terminate when a Member becomes covered by Medicare or obtains other group coverage, and as set forth under Subsection D.

F. Qualified Medical Child Support Orders (QMCSOs).

Members and Dependents can obtain, without charge, a copy of the Plan's procedures on QMCSOs from the Plan Administrator.

V. How Covered Services Work

KFHPWAO is contracted by the AWC Employee Benefit Trust to perform health plan administrative services and to arrange for the delivery of health care services only and does not assume any financial risk or obligation with respect to claims.

Read This Summary Plan Document Carefully

This Summary Plan Document is a statement of benefits, exclusions and other provisions of the Plan.

A full description of benefits, exclusions, limits and Out-of-Pocket Expenses can be found in the Benefits Details section and the General Exclusions. These sections must be considered together to fully understand the benefits available under the Plan. Words with special meaning are capitalized. They are defined in the Definitions section.

A. Accessing Care.

1. Members are entitled to Covered Services from the following:

- Your Provider Network is KFHPWAO's Access PPO Preferred Provider Network.
 - Standard in-network benefits apply to any Preferred Provider
 - Enhanced in-network benefits apply when a Member utilizes designated integrated providers (Kaiser Pharmacies or other designated pharmacies as identified in the Provider Directory as Enhanced Benefit Provider). These providers provide services at the lowest cost share as stated in Section IV.
- Care provided by an Out-of-Network Provider. Coverage provided by an Out-of-Network Provider is limited to the Allowed Amount.
 - Out-of-Country providers are limited to Emergency services and urgent care only when provided by a provider who meets licensing and certification requirements where the provider practices.

Benefits paid under one option will not be duplicated under the other option.

Benefits under this SPD will not be denied for any health care service performed by a registered nurse licensed to practice under chapter 18.88 RCW, if first, the service performed was within the lawful scope of such nurse's license, and second, this SPD would have provided benefit if such service had been performed by a Doctor of Medicine licensed to practice under chapter 18.71 RCW.

In order for services to be covered at the highest benefit levels, services must be obtained from PPN Facilities or Preferred Providers, except for Emergency services. Emergency services will always be covered at the in-network (PPN) level.

A listing of Access PPO Preferred Providers is available by contacting Member Services or accessing the KFHPWAO website at www.kp.org/wa. Information available online includes each physician's location, education, credentials, and specialties. KFHPWAO also utilizes Health Care Benefit Managers for certain services. To see a list of Health Care Benefit Managers, go to <https://healthy.kaiserpermanente.org/washington/support/forms> and click on the "Evidence of coverage" link. On the website, Enhanced pharmacies include an asterisk on the provider's name. For assistance searching the website for the pharmacies providing Enhanced in-network benefits, please contact Member Services.

2. Primary Care Provider Services.

KFHPWAO recommends that Members select a personal physician when enrolling. One personal physician may be selected for an entire family, or a different personal physician may be selected for each family member. For information on how to select or change personal physicians, and for a list of participating personal physicians, call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington at 1-888-901-4636 or by accessing the KFHPWAO website at www.kp.org/wa. The change will be made within 24 hours of the receipt of the request if the selected physician's caseload permits. If a personal physician accepting new Members is not available in your area, contact Kaiser Permanente Member Services, who will ensure you have access to a personal physician by contacting a physician's office to request they accept new Members.

To find a personal physician, call Member Services or access the KFHPWAO website at www.kp.org/wa to view physician profiles. Information available online includes each physician's location, education, credentials, and specialties.

For your personal physician, choose from these specialties:

- Family medicine
- Adult medicine/internal medicine
- Pediatrics/adolescent medicine (for children up to 18)

Be sure to check that the physician you are considering is accepting new patients.

If your choice does not feel right after a few visits, you can change your personal physician at any time, for any reason. If you don't choose a physician when you first become a KFHPWAO member, we will match you with a physician to make sure you have one assigned to you if you get sick or injured.

In the case that the Member's personal physician no longer participates in KFHPWAO's Network, the Member will be provided access to the personal physician for up to 60 days following a written notice offering the Member a selection of new personal physicians from which to choose.

3. Specialty Care Provider Services.

Members may make appointments with specialists without Preauthorization, except as noted under the Benefits Details section. In the event specialty services are not available from a Preferred Provider, Preauthorization is required, and Out-of-Network Provider services will be covered at the Preferred Provider Network level.

Specialty Care Provider Copayment.

The following providers are subject to the specialty Copayment level: allergy and immunology, anesthesiology, audiology, cardiology (pediatric and cardiovascular disease), critical care medicine, dentistry, dermatology, endocrinology, enterostomal therapy, gastroenterology, genetics, hepatology, infectious disease, massage therapy, neonatal-perinatal medicine, nephrology, neurology, nutrition, occupational medicine, occupational therapy, hematology/oncology, ophthalmology, orthopedics, ENT/otolaryngology, pathology, psychiatry (physical medicine), physical therapy, podiatry, pulmonary medicine/disease, radiology (nuclear medicine, radiation therapy), respiratory therapy, rheumatology, speech therapy, sports medicine, general surgery and urology.

4. Hospital Services.

Refer to the Benefits Details section for more information about hospital services.

5. Emergency Services.

Members must notify KFHPWAO by way of the KFHPWAO Emergency notification line (1-888-457-9516 as noted on your member identification card) within 24 hours of any admission, or as soon thereafter as medically possible. Refer to the Benefits Details section for more information about Emergency services.

Members are covered for Emergency care and Medically Necessary urgent care anywhere in the world. If you think you are experiencing an emergency, go immediately to the nearest emergency care facility or call 911. Go to the closest urgent care center for an illness or injury that requires prompt medical attention but is not an emergency. Examples include, but are not limited to minor injuries, wounds, and cuts needing stitches; minor breathing issues; minor stomach pain. If you are unsure whether urgent care is your best option, call the consulting nurse helpline for advice at 1-800-297-6877 or 206-630-2244.

For urgent care during office hours, you can call your personal physician's office first to see if you can get a same-day appointment. If a physician is not available or it is after office hours, you may speak with a licensed care provider anytime at 1-800-297-6877 or 206-630-2244. You may also check kp.org/wa/directory or call Member Services to find the nearest urgent care facility in your network.

If you need Emergency care while traveling and are admitted to a non-network hospital, you or a family member must notify us within 24 hours after care begins, or as soon as is reasonably possible. Call the notification line listed on the back of your KFHPWAO member ID card to help make sure your claim is accepted. Keep receipts and other paperwork from non-network care. You'll need to submit them with any claims for reimbursement after returning from travel.

6. Travel Advisory Service.

Our Travel Advisory Service offers recommendations tailored to your travel outside the United States. Nurses certified in travel health will advise you on any vaccines or medications you need based on your destination, activities, and medical history. The consultation is not a covered benefit and there is a fee for a Kaiser Permanente Member using the service for the first time. Travel-related vaccinations and medications are usually not covered. Visit www.kp.org/wa/travel-service for more details.

7. Process for Medical Necessity Determination.

Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made.

First Level Review:

First level reviews are performed or overseen by appropriate clinical staff using KFHPWAO approved clinical review criteria. Data sources for the review include, but are not limited to, referral forms, admission request forms, the Member's medical record, and consultation with qualified health professionals and multidisciplinary health care team members. The clinical information used in the review may include treatment summaries, problem lists, specialty evaluations, laboratory and x-ray results, and rehabilitation service documentation. The Member or legal surrogate may be contacted for information. Coordination of care interventions are initiated as they are identified. The reviewer consults with the health care team when more clarity is needed to make an informed medical necessity decision. The reviewer may consult with a board-certified consultative specialist and such consultations will be documented in the review text. If the requested service appears to be inappropriate based on application of the review criteria, the first level reviewer requests second level review by a physician or designated health care professional.

Second Level (Practitioner) Review:

The practitioner reviews the treatment plan and discusses, when appropriate, case circumstances and management options with the attending (or referring) physician. The reviewer consults with the health care team when more clarity is needed to make an informed coverage decision. The reviewer may consult with board certified physicians from appropriate specialty areas to assist in making determinations of coverage and/or appropriateness. All such consultations will be documented in the review text. If the reviewer determines that the admission, continued stay or service requested is not a covered service, a notice of non-coverage is issued. Only a physician, behavioral health practitioner (such as a psychiatrist, doctoral-level clinical psychologist, certified addiction medicine specialist), dentist or pharmacist who has the clinical expertise appropriate to the request under review with an unrestricted license may deny coverage based on medical necessity.

8. Balance Billing.

A Member will not be balance billed for Emergency Services or for certain non-emergency surgical or ancillary service provided by a non-Preferred Provider at a PPN Facility hospital or ambulatory surgical facility. Non-emergency surgical or ancillary services include anesthesiology, pathology, radiology, laboratory, hospitalist, or surgical services. Any amounts a Member pays for Emergency Services or for non-emergency surgical or ancillary services will count toward the Deductible and Out-of-Pocket Maximum.

B. Administration of the Summary Plan Document.

KFHPWAO may adopt reasonable policies and procedures to administer the Plan. This may include, but is not limited to, policies or procedures pertaining to benefit entitlement and coverage determinations.

C. Assignment

The Member may not assign this EOC or any of the rights, interests, claims for money due, benefits, or obligations here under without prior written consent.

D. Confidentiality.

KFHPWAO is required by federal and state law to maintain the privacy of Member personal and health information. KFHPWAO is required to provide notice of how KFHPWAO may use and disclose personal and health information held by KFHPWAO. The Notice of Privacy Practices is distributed to Members and is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.

E. Modification of the Plan.

No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of the Plan, convey or void any coverage, increase or reduce any benefits under the Plan or be used in the prosecution or defense of a claim under the Plan.

F. Nondiscrimination.

KFHPWAO does not discriminate on the basis of physical or mental disabilities in its employment practices and services. KFHPWAO will not refuse to enroll or terminate a Member's coverage and will not deny care on the basis of age, sexual orientation, gender identity, sex, race, color, religion, national origin, citizenship or immigration status, veteran or military status, occupation or health status.

G. Preauthorization.

Refer to <https://kpov.kaiserpermanente.org/content/dam/kporg/final/documents/forms/preauthorization-requirements-wa-en.pdf>, or the Benefits for more information regarding which services, prescription, equipment and facility types KFHPWAO requires Preauthorization. All residential treatment, non-emergency inpatient hospital and non-emergency ambulance services require Preauthorization. Preauthorization requests, including prescription requests, are reviewed and approved based on Medical Necessity, eligibility and benefits. KFHPWAO will generally process Preauthorization requests and provide notification for benefits within the following timeframes:

- For electronic standard requests – within three calendar days, excluding holidays.
 - If insufficient information has been provided, a request for additional information will be made within one calendar day.
- For electronic expedited prior authorization requests – within one calendar day

- If insufficient information has been provided, a request for additional information will be made within one calendar day.
- For nonelectronic standard requests – within five calendar days
 - If insufficient information has been provided, a request for additional information will be made within five calendar days.
- For nonelectronic expedited requests - within two calendar days
 - If insufficient information has been provided, a request for additional information will be made within one calendar day.

H. Recommended Treatment.

KFHPWAO's medical director will determine the necessity, nature and extent of treatment to be covered in each individual case and the judgment will be made in good faith. Members have the right to appeal coverage decisions (see Appeals Section). Members have the right to participate in decisions regarding their health care. A Member may refuse any recommended services to the extent permitted by law. Members who obtain care not recommended by KFHPWAO's medical director do so with the full understanding that KFHPWAO has no obligation for the cost, or liability for the outcome, of such care.

New and emerging medical technologies are evaluated on an ongoing basis by the following committees – the Interregional New Technologies Committee, Medical Technology Assessment Committee, Medical Policy Committee, and Pharmacy and Therapeutics Committee. These physician evaluators consider the new technology's benefits, whether it has been proven safe and effective, and under what conditions its use would be appropriate. The recommendations of these committees inform what is covered on KFHPWAO health plans.

I. Second Opinions.

The Member may access a second opinion from a Network Provider regarding a medical diagnosis or treatment plan. The Member may also obtain a second opinion from an Out-of-Network Provider without Preauthorization, subject to Out-of-Network Provider Cost Shares and all other Preauthorization requirements specifically stated within the Benefits Details section. Coverage is determined by the Member's Plan; therefore, coverage for the second opinion does not imply that the services or treatments recommended will be covered. Services, drugs and devices prescribed or recommended as a result of the consultation are not covered unless included as covered under the Plan.

J. Unusual Circumstances.

In the event of unusual circumstances such as a major disaster, epidemic, military action, civil disorder, labor disputes or similar causes, KFHPWAO will not be liable for administering coverage beyond the limitations of available personnel and facilities.

Under the PPN option, in the event of unusual circumstances such as those described above, KFHPWAO will make a good faith effort to arrange for Covered Services through available PPN Facilities and personnel. KFHPWAO shall have no other liability or obligation if Covered Services are delayed or unavailable due to unusual circumstances.

Under the Out-of-Network Provider option, if Covered Services are delayed or unavailable due to unusual circumstances such as those described above, KFHPWAO shall have no liability or obligation to arrange for Covered Services.

K. Utilization Management.

"Case Management means" a care management plan developed for a Member whose diagnosis requires timely coordination. All benefits, including travel and lodging, are limited to Covered Services that are Medically Necessary and set forth in the Plan. KFHPWAO may review a Member's medical records for the purpose of verifying delivery and coverage of services and items. Based on a prospective, concurrent or retrospective review, KFHPWAO may deny coverage if, in its determination, such services are not Medically Necessary. Such determination shall be based on established clinical criteria and may require Preauthorization.

KFHPWAO will not deny coverage retroactively for services with Preauthorization and which have already been provided to the Member except in the case of an intentional misrepresentation of a material fact by the patient, Member, or provider of services, or if coverage was obtained based on inaccurate, false, or misleading

information provided on the enrollment application, or for nonpayment of premiums. Benefits do not require Preauthorization, except as noted under the Benefits Details section.

VI. Financial Responsibilities

A. Financial Responsibilities for Covered Services.

The employee is liable for the following Cost Shares when services are received by the employee and any of his/her Dependents. Payment of an amount billed must be received within 30 days of the billing date. Charges will be for the lesser of the Cost Shares for the Covered Service or the actual charge for that service. Cost Shares will not exceed the actual charge for that service.

1. Annual Deductible.

Covered Services may be subject to an annual Deductible. Charges subject to the annual Deductible shall be borne by the employee during each year until the annual Deductible is met. There is an individual annual Deductible amount for each Member and a maximum annual Deductible amount for each Family Unit. Once the annual Deductible amount is reached for a Family Unit in a calendar year, the individual annual Deductibles are also deemed reached for each Member during that same calendar year.

2. Plan Coinsurance.

After the applicable annual Deductible is satisfied, Members may be required to pay Plan Coinsurance for Covered Services. Coinsurance is calculated on the Allowed Amount.

3. Copayments.

Members shall be required to pay applicable Copayments at the time of service. Payment of a Copayment does not exclude the possibility of an additional billing if the service is determined to be a non-Covered Service or if other Cost Shares apply.

4. Out-of-pocket Limit.

Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in the Benefits Details section. Total Out-of-pocket Expenses incurred during the same calendar year shall not exceed the Out-of-pocket Limit.

B. Financial Responsibilities for Non-Covered Services.

The cost of non-Covered Services and supplies is the responsibility of the Member. The employee is liable for payment of any fees charged for non-Covered Services provided to the employee and their Dependents at the time of service. Payment of an amount billed must be received within 30 days of the billing date.

VII. Benefits Details

Benefits are subject to all provisions of the Plan. Members are entitled only to receive benefits and services that are Medically Necessary and clinically appropriate for the treatment of a Medical Condition as determined by KFHPWAO's medical director and as described herein. All Covered Services are subject to case management and utilization management.

Under the Out-of-Network Provider option, Members shall be required to pay any difference between the Out-of-Network Provider's charge for services and the Allowed Amount, except for ground ambulance services and Emergency services, including post stabilization and for ancillary services received from an out of network provider in a network facility. For more information about balance billing protections, please visit: <https://healthy.kaiserpermanente.org/washington/support/forms>, and click on the "Billing forms" link.

	Preferred Provider Network	Out-of-Network
Annual Deductible	Member pays \$250 per Member per calendar year or \$750 per Family Unit per calendar year	Shared with the Preferred Provider Network
Coinsurance	Plan Coinsurance: Member pays 10% of the Allowed Amount	Plan Coinsurance: Member pays 30% of the Allowed Amount
Lifetime Maximum	No lifetime maximum on covered Essential Health Benefits	
Out-of-pocket Limit	Limited to a maximum of \$2,500 per Member or \$5,000 per Family Unit per calendar year	Shared with the Preferred Provider Network
	<p>The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services</p> <p>The following expenses do not apply to the Out-of-pocket Limit: Premiums, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services</p>	<p>The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services</p> <p>The following expenses do not apply to the Out-of-pocket Limit: Premiums, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services</p>
Pre-existing Condition Waiting Period	No pre-existing condition waiting period	
Preauthorization	Preauthorization may be required for some services. Refer to Section II. G for more information.	

Acupuncture	Preferred Provider Network	Out-of-Network
<p>Acupuncture needle treatment, limited to a combined total of 20 visits per calendar year without Preauthorization.</p> <p>No visit limit for treatment for Substance Use Disorder.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Herbal supplements; reflexology; any services not within the scope of the practitioner's licensure</p>		

Allergy Services	Preferred Provider Network	Out-of-Network
Allergy testing.	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Allergy serum and injections.</p> <p>Injection rooms: Most KFHPWAO owned and operated medical centers have an area where injections and vaccines are administered by nurses. For additional information on appointment requirements go to www.kp.org/wa.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

	<p>care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p> <p>Administration services in a KFHPWAO injection room are not subject to the office visit Copayment. All other applicable cost shares will apply</p>	
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Ambulance	Preferred Provider Network	Out-of-Network
<p>Emergency ambulance services is covered only when:</p> <ul style="list-style-type: none"> • Transport to the nearest facility, including behavioral health emergency services providers, that can treat your condition. • Any other type of transport would put your health or safety at risk. • The service is from a licensed ambulance. • The ambulance transports you to a location where you receive covered services. <p>Emergency air or sea medical transportation is covered only when:</p> <ul style="list-style-type: none"> • The above requirements for ambulance service are met, and • Geographic restraints prevent ground Emergency transportation to the nearest facility that can treat your condition, or ground Emergency transportation would put your health or safety at risk. 	<p>After Deductible, Member pays 10% Plan Coinsurance</p>	<p>After Deductible, Member pays 10% Plan Coinsurance</p>
<p>Non-Emergency ground or air interfacility transfer.</p> <p>Under the Preferred Provider Network option, non-Emergency ground or air interfacility transfer to or from a Preferred Provider Network Facility where you receive covered services when Preauthorized by KFHPWAO.</p> <p>Under the Preferred Provider Network option, hospital-to-hospital ground transfers when Preauthorized by KFHPWAO.</p> <p>Non-emergent air transportation requires Preauthorization.</p>	<p>After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital-to-hospital ground transfers: No charge; Member pays nothing</p>	<p>After Deductible, Member pays 10% Plan Coinsurance</p>

Cancer Screening and Diagnostic Services	Preferred Provider Network	Out-of-Network
Routine cancer screening covered as Preventive Services in accordance with the well care schedule established by KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa , or upon request from Member Services. See Preventive Services for additional information.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges Routine Mammography: After Deductible, Member pays 30% Plan Coinsurance
Diagnostic laboratory and diagnostic services for cancer. See Diagnostic Laboratory and Radiology Services for additional information. Preventive laboratory/radiology services are covered as Preventive Services.	After Deductible, Member pays 10% Plan Coinsurance	After Deductible, Member pays 30% Plan Coinsurance

Circumcision	Preferred Provider Network	Out-of-Network
Circumcision.	<p>Hospital – Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Within 60 days of birth: No charge; Member pays nothing.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital – Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

Clinical Trials	Preferred Provider Network	Out-of-Network
<p>Notwithstanding any other provision of this document, the Plan provides benefits for Routine Patient Costs of qualified individuals in approved clinical trials, to the extent benefits for these costs are required by federal and state law.</p> <p>Routine patient costs include all items and services consistent with the coverage provided in the plan (or coverage) that is typically covered for a qualified individual who is not enrolled in a clinical trial.</p> <p>Clinical trials are a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition. "Life threatening condition" means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.</p>	<p>Hospital – Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital – Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Routine patient costs do not include: (i) the investigational item, device, or service, itself; (ii) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or (iii) a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis</p>		

Dental Services and Dental Anesthesia	Preferred Provider Network	Out-of-Network
Dental services (i.e., routine care, evaluation and treatment) including accidental injury to natural teeth.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
<p>Dental services (evaluation and treatment) in preparation for treatment including but not limited to chemotherapy, radiation therapy, and organ transplants.</p> <p>Dental problems such as infections requiring emergency treatment outside of standard business hours are covered as Emergency Services.</p>	<p>Hospital – Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 10% Plan</p>	<p>Hospital – Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 30% Plan</p>

	<p>Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
General anesthesia services and related facility charges for dental procedures for Members who are under 7 years of age or are physically or developmentally disabled or have a Medical Condition where the Member's health would be put at risk if the dental procedure were performed in a dentist's office.	<p>Hospital – Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p>	<p>Hospital – Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital – Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p>
<p>Exclusions: Dentist's or oral surgeon's fees; dental care, surgery, services and appliances, including treatment of accidental injury to natural teeth, reconstructive surgery to the jaw in preparation for dental implants, dental implants, periodontal surgery; any other dental service not specifically listed as covered</p>		

Devices, Equipment and Supplies (for home use)	Preferred Provider Network	Out-of-Network
<p>Durable medical equipment: Equipment which can withstand repeated use, is primarily and customarily used to serve a medical purpose, is useful only in the presence of an illness or injury and is used in the Member's home. Equipment must be ordered or prescribed by a qualified Provider.</p> <ul style="list-style-type: none"> Examples of covered durable medical equipment includes hospital beds, wheelchairs, walkers, crutches, canes, blood glucose monitors, external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), oxygen and the rental of equipment to administer oxygen (including tubing, connectors and masks), and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. KFHPWAO will determine if equipment is made available on a rental or purchase basis. Orthopedic appliances: Items attached to an impaired body segment for the purpose of protecting the segment or assisting in restoration or improvement of its function. Ostomy supplies: Supplies for the removal of bodily secretions or waste through an artificial opening. 	<p>After Deductible, Member pays 10% Plan Coinsurance</p> <p>Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.</p>	<p>After Deductible, Member pays 30% Plan Coinsurance</p>

<ul style="list-style-type: none"> • Post-mastectomy bras/forms, limited to 2 every 6 months. Replacements within this 6 month period are covered when Medically Necessary due to a change in the Member's condition. • Prosthetic devices: Items which replace all or part of an external body part, or function thereof. • Sales tax for devices, equipment and supplies. <p>When provided in lieu of hospitalization, benefits will be the greater of benefits available for devices, equipment and supplies, home health or hospitalization. See Hospice for durable medical equipment provided in a hospice setting.</p> <p>Repair, adjustment or replacement of appliances and equipment is covered when Medically Necessary and appropriate.</p>		
<p>Exclusions: Arch supports, including custom shoe modifications or inserts and their fittings not related to the treatment of diabetes; orthopedic shoes that are not attached to an appliance; wigs/hair prosthesis; take-home dressings and supplies following hospitalization; supplies, dressings, appliances, devices or services not specifically listed as covered above; same as or similar equipment already in the Member's possession; replacement or repair due to loss, theft, breakage from willful damage, neglect or wrongful use, or due to personal preference; structural modifications to a Member's home or personal vehicle</p>		

Diabetic Education, Equipment and Pharmacy Supplies	Preferred Provider Network	Out-of-Network
Diabetic education and training.	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
Diabetic equipment: Blood glucose monitors and external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. See Devices, Equipment and Supplies for additional information.	<p>After Deductible, Member pays 10% Plan Coinsurance</p> <p>Annual Deductible does not apply to strip-based</p>	<p>After Deductible, Member pays 30% Plan Coinsurance</p>

	blood glucose monitors, test strips, lancets or control solutions.	
Diabetic pharmacy supplies: Insulin, lancets, lancet devices, needles, insulin syringes, disposable insulin pens, pen needles, glucagon emergency kits, prescriptive oral agents and blood glucose test strips for a supply of 30 days or less per item. Certain brand name insulin drugs will be covered at the generic level. See Drugs – Outpatient Prescription for additional pharmacy information.	<p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment up to a 30-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$35 Copayment up to a 30-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$70 Copayment up to a 30-day supply.</p> <p>Enhanced Benefit:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment per 30-days up to a 90-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$30 Copayment per 30-days up to a 90-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$65 Copayment per 30-days up to a 90-day supply.</p> <p>Annual Deductible does not apply to glucose monitors, test strips, lancets or control solutions.</p> <p>Note: A Member will not pay more than \$35 not subject to the Deductible, for a 30-day supply of insulin</p>	Not covered; Member pays 100% of all charges
Diabetic retinal screening.	No charge, Member pays nothing	After Deductible, Member pays \$10 Copayment for primary

		care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance
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Dialysis (Home and Outpatient)	Preferred Provider Network	Out-of-Network
Dialysis in an outpatient or home setting is covered for Members with acute kidney failure or end-stage renal disease (ESRD).	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance
Injections administered by a Provider in a clinical setting during dialysis.	<p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance
Self-administered injectables. See Drugs – Outpatient	Preferred generic	Not covered; Member

Prescription for additional pharmacy information.	<p>drugs (Tier 1): Member pays \$10 Copayment up to a 30-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$35 Copayment up to a 30-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$70 Copayment up to a 30-day supply.</p> <p>Enhanced Benefit:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment per 30-days up to a 90-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$30 Copayment per 30-days up to a 90-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$65 Copayment per 30-days up to a 90-day supply.</p>	pays 100% of all charges
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Drugs – Outpatient Prescription	Preferred Provider Network	Out-of-Network
<p>Prescription drugs, supplies and devices for a supply of 30 days or less including diabetic pharmacy supplies (insulin, lancets, lancet devices, needles, insulin syringes, disposable insulin pens, pen needles and blood glucose test strips), mental health and wellness drugs, self-administered injectables, and routine costs for prescription medications provided in a clinical trial. “Routine costs” means items and services delivered to the Member that are consistent with and typically covered by the plan or coverage for a Member who is not enrolled in a clinical trial. All drugs, supplies and devices must be for Covered Services.</p> <p>All drugs, supplies and devices must be obtained at a KFHPWAO-designated pharmacy except for drugs dispensed for Emergency services or for Emergency services obtained outside of the KFHPWAO Service Area, including out of the</p>	<p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment up to a 30-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$35 Copayment up to a 30-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$70 Copayment up to a 30-day supply.</p>	Not covered; Member pays 100% of all charges

<p>country. Information regarding KFHPWAO-designated pharmacies is reflected in the KFHPWAO Provider Directory or can be obtained by contacting Kaiser Permanente Member Services.</p> <p>Pre-exposure Prophylaxis (PrEP) services are covered under the Preventive Services section. For a list of PrEP medications, refer to the formulary at www.kp.org/wa/formulary and choose the “Preventive medication and preferred contraceptives” link.</p> <p>Prescription drug Cost Shares are payable at the time of delivery. Certain brand name insulin drugs are covered at the generic drug Cost Share.</p> <p>Certain drugs are subject to Preauthorization as shown in the Preferred drug list (formulary) available at www.kp.org/wa/formulary.</p> <p>Members may be eligible to receive an emergency fill for certain prescription drugs filled outside of KFHPWAO’s business hours or when KFHPWAO cannot reach the prescriber for consultation. For emergency fills, Members pay the prescription drug Cost Share for each 7 day supply or less, or the minimum packaging size available at the time the emergency fill is dispensed. A list of prescription drugs eligible for emergency fills is available on the pharmacy website at www.kp.org/wa/formulary. Members can request an emergency fill by calling 1-855-505-8107.</p> <p>In order to obtain the enhanced benefits, Members must utilize designated pharmacies, which are reflected in the KFHPWAO Provider Directory, or can be obtained by contacting Kaiser Permanente Member Services.</p> <p>For outpatient prescription drugs and/or items that are covered under the Drugs – Outpatient Prescription section and obtained at a pharmacy owned and operated by KFHPWA, a Member may be able to use approved manufacturer coupons as payment for the Cost Sharing that a Member owes, as allowed under KFHPWAO’s coupon program. A Member will owe any additional amount if the coupon does not cover the entire amount of the Cost Sharing for the Member’s prescription. When a Member uses an approved coupon for payment of their Cost Sharing, the coupon amount and any additional payment that you make will accumulate to their Out-of-Pocket Limit. More information is available regarding the Kaiser Permanente coupon program rules and limitations at kp.org/rxcoupons.</p>	<p>Enhanced Benefit:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment per 30-days up to a 90-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$30 Copayment per 30-days up to a 90-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$65 Copayment per 30-days up to a 90-day supply.</p> <p>Note: A Member will not pay more than \$35 not subject to the Deductible, for a 30-day supply of each prescription for the following medications: insulin, and at least one inhaled corticosteroid, and at least one inhaled corticosteroid combination and at least one 2 pack of epinephrine autoinjectors to comply with state law requirements.</p> <p>One regimen of human immunodeficiency virus postexposure prophylaxis: Member pays nothing</p>	
<p>Injections administered by a Provider in a clinical setting.</p> <p>Injection rooms: Most KFHPWAO owned and operated medical centers have an area where injections and vaccines are administered by nurses. For additional information on appointment requirements go to www.kp.org/wa.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider</p>

	<p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Administration services in a KFHPWAO injection room are not subject to the office visit Copayment. All other applicable cost shares will apply.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	visits, and 30% Plan Coinsurance
Over-the-counter drugs not included under Preventive Care or Reproductive Health.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Mail order drugs dispensed through the KFHPWAO-designated mail order service.	<p>Member pays two times the Enhanced Benefit prescription drug Cost Share for each 90 day supply or less</p> <p>Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.</p> <p>Note: A Member will not pay more than \$35, not subject to the Deductible, for a 30-day supply of each prescription for the following medications: insulin, and at least one inhaled corticosteroid, and at least one inhaled corticosteroid combination and at least one 2 pack of epinephrine autoinjectors to comply with state law requirements. Any cost sharing paid will apply</p>	Not covered; Member pays 100% of all charges

	toward the annual Deductible. Please refer to the formulary for additional information.	
<p>The KFHPWAO Preferred drug list is a list of prescription drugs, supplies, and devices considered to have acceptable efficacy, safety and cost-effectiveness. The Preferred drug list is maintained by a committee consisting of a group of physicians, pharmacists and a consumer representative who review the scientific evidence of these products and determine the Preferred and Non-Preferred status as well as utilization management requirements. Preferred drugs generally have better scientific evidence for safety and effectiveness and are more affordable than Non-Preferred drugs.</p> <p>For a refill of a prescription previously covered by KFHPWAO as non-transition benefit for a medically stable member that KFHPWAO deems medically necessary for serious mental illness, KFHPWAO will not require substitution of a non-preferred with a preferred non-interchangeable drug in the therapeutic class mid-plan year and will not increase cost-sharing obligation mid-plan year for the drug.</p> <p>A Member, a Member's designee, or a prescribing physician may request a coverage exception to gain access to clinically appropriate drugs if the drug is not otherwise covered by contacting Member Services. Coverage determination reviews may include requests to cover non-preferred drugs, obtain Preauthorization for a specific drug, or exceptions to other utilization management requirements, such as quantity limits.</p> <p>KFHPWAO will provide a determination and notification of the determination no later than 72 hours of the request after receipt of information sufficient to make a decision. The prescribing physician must submit an oral or written statement regarding the need for the non-Preferred drug, and a list of all of the preferred drugs which have been ineffective for the Member.</p> <p>Expedited or Urgent Reviews: A Member, a Member's designee, or a prescribing physician may request an expedited review for coverage for non-covered drugs when a delay caused by using the standard review process will seriously jeopardize the Member's life, health or ability to regain maximum function or will subject to the Member to severe pain that cannot be managed adequately without the requested drug. KFHPWAO or the IRO will provide a determination and notification of the determination no later than 24 hours from the receipt of the request after receipt of information sufficient to make a decision</p> <p>Prescription drugs are drugs which have been approved by the Food and Drug Administration (FDA) and which can, under federal or state law, be dispensed only pursuant to a prescription order. These drugs, including off-label use of FDA-approved drugs (provided that such use is documented to be effective in one of the standard reference compendia; a majority of well-designed clinical trials published in peer-reviewed medical literature document improved efficacy or safety of the agent over standard therapies, or over placebo if no standard therapies exist; or by the federal secretary of Health and Human Services) are covered. "Standard reference compendia" means the American Hospital Formulary Service – Drug Information; the American Medical Association Drug Evaluation; the United States Pharmacopoeia – Drug Information, or other authoritative compendia as identified from time to time by the federal secretary of Health and Human Services. "Peer-reviewed medical literature" means scientific studies printed in health care journals or other publications in which original manuscripts are published only after having been critically reviewed for scientific accuracy, validity and reliability by unbiased independent experts. Peer-reviewed medical literature does not include in-house publications of pharmaceutical manufacturing companies.</p> <p>Generic drugs are dispensed whenever available. A generic drug is a drug that is the pharmaceutical equivalent to one or more brand name drugs. Such generic drugs have been approved by the Food and Drug Administration as meeting the same standards of safety, purity, strength and effectiveness as the brand name drug. Brand name drugs are dispensed if there is not a generic equivalent. In the event the Member elects to purchase a brand-name drug instead of the generic equivalent (if available), the Member is responsible for paying the difference in cost between brand-name and generic, which does not apply to the Out-of-pocket Limit, in addition to the prescription drug Cost Share. Member will never pay more than the actual cost of the prescription.</p> <p>Drug coverage is subject to utilization management that includes step therapy (when a Member tries a certain medication before receiving coverage for a similar, but non-Preferred medication), limits on drug quantity or days</p>		

supply and prevention of overutilization, underutilization, therapeutic duplication, drug-drug interactions, incorrect drug dosage, drug-allergy contraindications and clinical abuse/misuse of drugs. If a Member has a new prescription for a chronic condition, the Member may request a coordination of medications so that medications for chronic conditions are refilled on the same schedule (synchronized). Cost-shares for the initial fill of the medication will be adjusted if the fill is less than the standard quantity. Please contact Member Services for more information.

Specialty drugs are high-cost drugs prescribed by a physician that requires close supervision and monitoring for serious and/or complex conditions, such as rheumatoid arthritis, hepatitis or multiple sclerosis. Specialty drugs must be obtained through KFHPWAO's preferred specialty pharmacy vendor and/or network of specialty pharmacies. For a list of specialty drugs or more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services at 206-630-4636 or toll-free at 1-888-901-4636.

The Member's Right to Safe and Effective Pharmacy Services: State and federal laws establish standards to assure safe and effective pharmacy services, and to guarantee Members' right to know what drugs are covered and the coverage limitations. Members who would like more information about the drug coverage policies or have a question or concern about their pharmacy benefit, may contact KFHPWAO at 206-630-4636 or toll-free 1-888-901-4636 or by accessing the KFHPWAO website at www.kp.org/wa.

Members who have a concern about the pharmacists or pharmacies serving them may call the Washington State Department of Health at toll-free 1-800-525-0127.

Prescription Drug Coverage and Medicare: This benefit, for purposes of Creditable Coverage, is actuarially equal to or greater than the Medicare Part D prescription drug benefit. Members who are also eligible for Medicare Part D can remain covered and will not be subject to Medicare-imposed late enrollment penalties should they decide to enroll in a Medicare Part D plan at a later date; however, the Member could be subject to payment of higher Part D premiums if the Member subsequently has a break in creditable coverage of 63 continuous days or longer before enrolling in a Part D plan. A Member who discontinues coverage must meet eligibility requirements in order to re-enroll.

Exclusions: Over-the-counter drugs, supplies and devices not requiring a prescription under state law or regulations, including most prescription vitamins, except as recommended by the U.S. Preventive Services Task Force (USPSTF); drugs and injections for anticipated illness while traveling; drugs and injections for cosmetic purposes; replacement of lost, stolen or damaged drugs or devices; administration of excluded drugs and injectables; drugs used in the treatment of sexual dysfunction disorders; compounds which include a non-FDA approved drug; growth hormones for idiopathic short stature without growth hormone deficiency; prescription drugs/products available over-the-counter or have an over-the-counter alternative that is determined to be therapeutically interchangeable

Emergency Services	Preferred Provider Network	Out-of-Network
<p>Emergency Services. See the Definitions section for a definition of Emergency.</p> <p>Emergency services include professional services, treatment and supplies, facility costs, outpatient charges for patient observation, medical screening exams required to stabilize a patient and post stabilization treatment.</p> <p>If a Member is admitted as an inpatient directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the applicable hospital services Cost Shares. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p>	<p>After Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p>	<p>After Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p>

Under the PPN option, follow-up care which is a direct result of the Emergency must be received from a Preferred Provider, unless Preauthorization is received.		
Under the Out-of-Network Provider option, follow-up care which is a direct result of the Emergency is covered subject to the Out-of-Network Cost Shares.		

Gender Health Services	Preferred Provider Network	Out-of-Network
<p>Medically Necessary medical and surgical services for gender affirmation. Certain procedures are subject to age limits, please see our clinical criteria https://wa-provider.kaiserpermanente.org/static/pdf/hosting/clinical/criteria/pdf/gender_reassignment_surgery.pdf for details.</p> <p>Prescription drugs are covered the same as for any other condition (see Drugs – Outpatient Prescription for coverage).</p> <p>Counseling services are covered the same as for any other condition (see Mental Health and Wellness for coverage).</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment and 20% Plan Coinsurance</p> <p>Enhanced Benefit: After Deductible, Member pays \$5 Copayment and 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 40% Plan Coinsurance</p>
Exclusions: Cosmetic services and surgery not related to gender affirming treatment (i.e., face lift or calf implants); complications of non-Covered Services.		

Hearing Examinations and Hearing Aids	Preferred Provider Network	Out-of-Network
<p>Hearing exams for hearing loss and evaluation and hearing aid examinations are covered.</p> <p>Cochlear implants when in accordance with KFHPWAO clinical criteria. Preauthorization required.</p> <p>Covered services for initial cochlear implants include diagnostic testing, pre-implant testing, implant surgery, post-implant follow-up, speech therapy, programming and associated supplies (such as transmitter cable, and batteries).</p> <p>Replacement devices and associated supplies – see Devices, Equipment and Supplies Section.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary</p>

	<p>\$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance
Hearing aids, bone conduction hearing devices, and Bone Anchored Hearing Systems (BAHS) for hearing loss	<p>Member pays nothing, limited to an Allowance of \$3,000 maximum per ear during any consecutive 36 months.</p> <p>After Allowance: Not covered; Member pays 100% of all charges</p>	Allowance shared with Preferred Provider Network
Initial assessment, fitting, adjustments, auditory training and ear molds as necessary to maintain optimal fit for hearing aids.	<p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p>	Not covered; Member pays 100% of all charges
<p>Exclusions: Except as described above, programs or treatments for hearing loss or hearing care associated with externally worn hearing or surgically implanted hearing aids and the surgery and services necessary to implant them; hearing screening tests required under Preventive Services; replacement costs of hearing aids due to loss, breakage or theft, unless at the time of such replacement the Member is eligible under the benefit Allowance; Hearing Aid repairs; replacement parts; replacement batteries; maintenance costs.</p>		

Home Health Care	Preferred Provider Network	Out-of-Network
Home health care when the following criteria are met:	After Deductible,	After Deductible,

<ul style="list-style-type: none"> • Except for patients receiving palliative care services, the Member must be unable to leave home due to a health problem or illness. Unwillingness to travel and/or arrange for transportation does not constitute inability to leave the home. • The Member requires intermittent skilled home health care, as described below. • KFHPWAO's medical director determines that such services are Medically Necessary and are most appropriately rendered in the Member's home. <p>Covered Services for home health care may include the following when rendered pursuant to a home health care plan of treatment: nursing care; restorative physical, occupational, respiratory and speech therapy; durable medical equipment; medical social worker and limited home health aide services.</p> <p>Home health services are covered on an intermittent basis in the Member's home. "Intermittent" means care that is to be rendered because of a medically predictable recurring need for skilled home health care. "Skilled home health care" means reasonable and necessary care for the treatment of an illness or injury which requires the skill of a nurse or therapist, based on the complexity of the service and the condition of the patient and which is performed directly by an appropriately licensed professional provider.</p> <p>Under the Out-of-Network option, home health care must be prescribed by a provider and provided by a State-licensed home health agency.</p>	Member pays 10% Plan Coinsurance	Member pays 30% Plan Coinsurance
Exclusions: Private Duty Nursing; housekeeping or meal services; any care provided by or for a family member; any other services rendered in the home which do not meet the definition of skilled home health care above		

Hospice	Preferred Provider Network	Out-of-Network
<p>Hospice care when provided by a licensed hospice care program. A hospice care program is a coordinated program of home and inpatient care, available 24 hours a day. This program uses an interdisciplinary team of personnel to provide comfort and supportive services to a Member and any family members who are caring for the Member, who is experiencing a life-threatening disease with a limited prognosis. These services include acute, respite and home care to meet the physical, psychosocial and special needs of the Member and their family during the final stages of illness. In order to qualify for hospice care, the Member's provider must certify that the Member is terminally ill and is eligible for hospice services.</p> <p>Inpatient Hospice Services. Respite care is covered to provide continuous care of the Member and allow temporary relief to family members from the duties of caring for the Member for a maximum of 5 consecutive days per 3 month</p>	After Deductible, Member pays 10% Plan Coinsurance	After Deductible, Member pays 30% Plan Coinsurance

<p>period of hospice care.</p> <p>Other covered hospice services, when billed by a licensed hospice program, may include the following:</p> <ul style="list-style-type: none"> • Inpatient and outpatient services and supplies for injury and illness. • Semi-private room and board, except when a private room is determined to be necessary. • Durable medical equipment when billed by a licensed hospice care program. 		
<p>Exclusions: Private Duty Nursing, financial or legal counseling services; meal services; any services provided by family members</p>		

Hospital - Inpatient and Outpatient	Preferred Provider Network	Out-of-Network
<p>The following inpatient medical and surgical services are covered:</p> <ul style="list-style-type: none"> • Room and board, including private room when prescribed, and general nursing services. • Hospital services (including use of operating room, anesthesia, oxygen, x-ray, laboratory and radiotherapy services). • Drugs and medications administered during confinement. • Medical implants. • Withdrawal management services <p>Outpatient hospital includes ambulatory surgical centers.</p> <p>Outpatient services include:</p> <ul style="list-style-type: none"> • Outpatient surgical care • Anesthesia and anesthesia services • Surgical dressings and supplies • Facility costs <p>See the Outpatient Services section for provider office visits and non-surgical hospital services.</p> <p>Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p> <p>Alternative care arrangements may be covered as a cost-effective alternative in lieu of otherwise covered Medically Necessary hospitalization or other Medically Necessary institutional care with the consent of the Member and recommendation from the attending physician or licensed health care provider. Alternative care arrangements in lieu of covered hospital or other institutional care must be determined to be appropriate and Medically Necessary based upon the Member's Medical Condition. Such care is covered to the same extent the replaced Hospital Care is covered.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p>

Exclusions: Take home drugs, dressings and supplies following hospitalization; internally implanted insulin pumps, artificial larynx and any other implantable device that have not been approved by KFHPWAO's medical director

Infertility (including sterility)	Preferred Provider Network	Out-of-Network
<p>General counseling and diagnostic services</p> <p>Infertility services require Preauthorization.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Specific diagnostic, medical and surgical treatment, artificial insemination, and drug therapy are covered when in accordance with criteria established by KFHPWA.</p> <p>Services related to conception by artificial implantation, including in-vitro fertilization, and assisted reproduction, including gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT). IVF/GIFT/ZIFT is limited to a combined \$20,000 lifetime maximum.</p> <p>Fertility drugs are limited to a \$5,000 lifetime maximum.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Drug Therapy: Preferred generic drugs (Tier 1): Member pays \$10 Copayment up to a 30-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$35 Copayment up</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p> <p>Drug Therapy: Not covered; Member pays 100% of all charges.</p> <p>IVF/GIFT/ZIFT: Member pays 50% coinsurance.</p>

	<p>to a 30-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$70 Copayment up to a 30-day supply.</p> <p>Enhanced Benefit:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment per 30-days up to a 90-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$30 Copayment per 30-days up to a 90-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$65 Copayment per 30-days up to a 90-day supply.</p> <p>IVF/GIFT/ZIFT: Member pays 50% coinsurance</p>	
<p>Exclusions: All charges and related services for donor services, egg freezing and donor materials; surrogacy. Sexual dysfunction drugs are not covered.</p>		

Infusion Therapy	Preferred Provider Network	Out-of-Network
Administration of Medically Necessary infusion therapy in an outpatient setting.	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

	Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery	
<p>Administration of Medically Necessary infusion therapy in the home setting.</p> <p>To receive Network benefits for the administration of select infusion medications in the home setting, the drugs must be obtained through KFHPWAO's preferred specialty pharmacy and administered by a provider we identify. For a list of these specialty drugs or for more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services.</p>	No charge; Member pays nothing	Not covered; Member pays 100% of all charges
<p>Associated infused medications includes but is not limited to.</p> <ul style="list-style-type: none"> • Antibiotics. • Hydration. • Chemotherapy. • Pain management. <p>To receive benefits for the administration of select infusion medications in the home setting, the drugs must be obtained through KFHPWAO's preferred specialty pharmacy and administered by a provider we identify. For a list of these specialty drugs or for more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services.</p>	After Deductible, Member pays 10% Plan Coinsurance	<p>Home setting: Not covered; Member pays 100% of all charges.</p> <p>Outpatient setting After Deductible, Member pays 30% Plan Coinsurance</p>

Laboratory and Radiology	Preferred Provider Network	Out-of-Network
<p>Nuclear medicine, radiology, ultrasound and laboratory services, including high end radiology imaging services such as CAT scan, MRI and PET which are subject to Preauthorization except when associated with Emergency services or inpatient services. Please contact Member Services for any questions regarding these services.</p> <p>Services received as part of an emergency visit are covered as Emergency Services.</p> <p>Preventive laboratory and radiology services are covered in accordance with the well care schedule established by KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.</p>	<p>After Deductible, Member pays 10% Plan Coinsurance</p> <p>Breast Exam: Member pays nothing. (Includes diagnostic mammography, digital breast tomosynthesis/3D mammography, breast magnetic resonance imaging (MRI), or breast ultrasound</p>	After Deductible, Member pays 30% Plan Coinsurance

Manipulative Therapy	Preferred Provider Network	Out-of-Network
<p>Manipulative therapy of the spine and extremities when in accordance with KFHPWAO clinical criteria, limited to a combined total of 20 visits per calendar year without Preauthorization.</p> <p>Rehabilitation services, such as massage or physical therapy, provided with manipulations is covered under the Rehabilitation and Habilitative Care (massage, occupational, physical and speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy section.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Supportive care rendered primarily to maintain the level of correction already achieved; care rendered primarily for the convenience of the Member; care rendered on a non-acute, asymptomatic basis; charges for any other services that do not meet KFHPWAO clinical criteria as Medically Necessary</p>		

Maternity and Pregnancy	Preferred Provider Network	Out-of-Network
<p>Pregnancy care and services, including care for complications of pregnancy, in utero treatment for the fetus, prenatal testing for the detection of congenital and heritable disorders when Medically Necessary and prenatal and postpartum care are covered for all female members including eligible Dependents. Preventive services related to preconception, prenatal and postpartum care are covered as Preventive Services including breastfeeding support, supplies and counseling for each birth when Medically Necessary as determined by KFHPWAO's medical director and in accordance with Board of Health standards for screening and diagnostic tests during pregnancy.</p> <p>Delivery and associated Hospital Care, including home births and birthing centers. Home births are considered outpatient services.</p> <p>Donor human milk will be covered during the inpatient hospital stay when Medically Necessary, provided through a milk bank and ordered by a licensed Provider or board-certified lactation consultant.</p> <p>Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. The Member's physician, in consultation with the Member, will determine the Member's length of inpatient stay following delivery.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

	outpatient surgery	
Termination of pregnancy.	<p>Hospital - Inpatient: No charge, Member pays nothing.</p> <p>Hospital - Outpatient: No charge, Member pays nothing.</p> <p>Outpatient Services: No charge, Member pays nothing.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital - Inpatient: No charge, Member pays nothing.</p> <p>Hospital - Outpatient: No charge, Member pays nothing.</p> <p>Outpatient Services: No charge, Member pays nothing.</p>
Exclusions: Birthing tubs; genetic testing of non-Members; fetal ultrasound in the absence of medical indications		

Mental Health and Wellness	Preferred Provider Network	Out-of-Network
<p>Mental health and wellness services provided at the most clinically appropriate and Medically Necessary level of mental health care intervention as determined by KFHPWAO's medical director. Treatment may utilize psychiatric, psychological and/or psychotherapy services to achieve these objectives.</p> <p>Mental health and wellness services including medical management and prescriptions are covered the same as for any other condition.</p> <p>Applied behavioral analysis (ABA) therapy, limited to outpatient treatment of an autism spectrum disorder or, has a developmental disability for which there is evidence that ABA therapy is effective ABA therapy services require Preauthorization.</p> <p>Services for any involuntary court-ordered treatment program shall be covered only if determined to be Medically Necessary by KFHPWAO's medical director. Services provided under involuntary commitment statutes are covered.</p> <p>If a Member is admitted as an inpatient directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the hospital services Cost Share. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

<p>Mental health and wellness services rendered to treat mental disorders are covered. Mental Disorders means mental disorders covered in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association, except as otherwise excluded in this Summary Plan Document under Sections VII. or VIII. Mental Health and Wellness Services means Medically Necessary outpatient services, Residential Treatment, partial hospitalization program, and inpatient services provided by a licensed facility or licensed providers, except as otherwise excluded in this Summary Plan Document under Sections VII. or VIII.</p> <p>Outpatient specialty services, including partial hospitalization, Repetitive Transcranial Magnetic Stimulation (rTMS), Electroconvulsive Therapy (ECT), and Esketamine require Preauthorization. Routine outpatient therapy and psychiatry services with contracted network providers do not require Preauthorization.</p>	<p>do apply to all other services, including outpatient surgery.</p> <p>Group Visits: No charge; Member pays nothing.</p>	
<p>Exclusions: Specialty treatment programs such as “behavior modification programs” not considered Medically Necessary; relationship counseling or phase of life problems (Z code only diagnoses); custodial care; wilderness therapy, and aversion therapy.</p>		

Naturopathy	Preferred Provider Network	Out-of-Network
<p>Naturopathy, including related laboratory and radiology services.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Herbal supplements; nutritional supplements; any services not within the scope of the practitioner’s licensure</p>		

Newborn Services	Preferred Provider Network	Out-of-Network
<p>Newborn services are covered the same as for any other condition. Any Cost Share for newborn services is separate from that of the mother.</p> <p>Preventive services for newborns are covered under Preventive Services.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient:</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient:</p>

See the Eligibility, Enrollment, and Termination section for information about temporary coverage for newborns.	<p>After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
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Nutritional Counseling	Preferred Provider Network	Out-of-Network
<p>Nutritional counseling.</p> <p>Services related to a healthy diet to prevent obesity are covered as Preventive Services. See Preventive Services for additional information.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	Not covered; Member pays 100% of all charges
<p>Exclusions: Nutritional supplements; weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig, or other such programs</p>		

Nutritional Therapy	Preferred Provider Network	Out-of-Network
Medical formula necessary for the treatment of phenylketonuria (PKU), specified inborn errors of metabolism, or other metabolic disorders.	After Deductible, Member pays 20% coinsurance	After Deductible, Member pays 30% Plan Coinsurance
<p>Enteral therapy is covered when Medical Necessity criteria is met and when given through a PEG, J tube, or orally, or for an eosinophilic gastrointestinal disorder.</p> <p>Necessary equipment and supplies for the administration of enteral therapy are covered as Devices, Equipment and Supplies.</p>	After Deductible, Member pays 20% coinsurance	After Deductible, Member pays 30% Plan Coinsurance
<p>Parenteral therapy (total parenteral nutrition).</p> <p>Necessary equipment and supplies for the administration of parenteral therapy are covered as Devices, Equipment and Supplies.</p>	After Deductible, Member pays 10% Plan Coinsurance	After Deductible, Member pays 30% Plan Coinsurance
Exclusions: Any other dietary formulas, medical foods or oral nutritional supplements that do not meet Medical Necessity criteria or are not related to the treatment of inborn errors of metabolism; special diets; prepared foods/meals		

Obesity Related Services	Preferred Provider Network	Out-of-Network
<p>Bariatric surgery and related hospitalizations when KFHPWA criteria are met. Limited to a lifetime maximum of \$35,000</p> <p>Services related to obesity screening and counseling are covered as Preventive Services.</p> <p>Services are rendered at Kaiser Permanente Bellevue Medical Center and Overlake Medical Center</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges.</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges.</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges]</p>

	Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery	
Exclusions: Obesity treatment and treatment for morbid obesity for any reason including any medical services, drugs, supplies or any bariatric surgery (such as gastroplasty, gastric banding or intestinal bypass), regardless of co-morbidities, except as described above; specialty treatment programs such as weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig or other such programs; medications and related physician visits for medication monitoring		

On the Job Injuries or Illnesses	Preferred Provider Network	Out-of-Network
On-the-job injuries once OWCP or similar agency pays its maximum benefits.	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
Exclusions: Confinement, treatment or service that results from an illness or injury arising out of or in the course of any employment for wage or profit including injuries, illnesses or conditions incurred as a result of self-employment, workplace-related illnesses or injuries that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; services the OWCP or a similar agency pays for through a third party injury settlement or other similar proceeding that is based on a claim filed under OWCP or similar laws		

Oncology	Preferred Provider Network	Out-of-Network
<p>Radiation therapy, chemotherapy, oral chemotherapy.</p> <p>See Infusion Therapy for infused medications.</p>	<p>Radiation Therapy and Chemotherapy: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery.</p> <p>Oral Chemotherapy Drugs:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment up to a 30-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member pays \$35 Copayment up to a 30-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$70 Copayment up to a 30-day supply.</p> <p>Enhanced Benefit:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment per 30-days up to a 90-day supply.</p> <p>Preferred brand name drugs (Tier 2): Member</p>	<p>Radiation Therapy and Chemotherapy: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p> <p>Oral Chemotherapy Drugs: Not covered; Member pays 100% of all charges</p>

	<p>pays \$30 Copayment per 30-days up to a 90-day supply.</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$65 Copayment per 30-days up to a 90-day supply</p>	
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Optical (vision)	Preferred Provider Network	Out-of-Network
Routine eye examinations and refractions, limited to once every 12 months.	Routine Exams: No charge; Member pays nothing.	Routine Exams: No charge; Member pays nothing.
Eye and contact lens examinations for eye pathology and to monitor Medical Conditions, as often as Medically Necessary.	<p>Exams for Eye Pathology: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Exams for Eye Pathology: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Contact lenses or framed lenses for eye pathology when Medically Necessary.</p> <p>One contact lens per diseased eye in lieu of an intraocular lens is covered following cataract surgery provided the Member has been continuously covered by KFHPWAO since such surgery. In the event a Member's age or medical condition prevents the Member from having an intraocular lens or contact lens, framed lenses are available. Replacement of lenses for eye pathology, including following cataract surgery, is covered only once within a 12 month period and only when needed due to a change in the Member's prescription.</p>	<p>Frames and Lenses: Not covered; Member pays 100% of all charges.</p> <p>Contact Lenses or Framed Lenses for Eye Pathology: After Deductible, Member pays 10% Plan Coinsurance</p>	<p>Frames and Lenses: Not covered; Member pays 100% of all charges.</p> <p>Contact Lenses or Framed Lenses for Eye Pathology: After Deductible, Member pays 30% Plan Coinsurance</p>

Exclusions: Eyeglasses; contact lenses, contact lens evaluations, fittings and examinations not related to eye pathology; fees related to the lens fitting of non-network issued frames, orthoptic therapy (i.e. eye training); evaluations and surgical procedures to correct refractions not related to eye pathology and complications related to such procedures

Oral Surgery	Preferred Provider Network	Out-of-Network
<p>Reduction of a fracture or dislocation of the jaw or facial bones; excision of tumors or non-dental cysts of the jaw, cheeks, lips, tongue, gums, roof and floor of the mouth; and incision of salivary glands and ducts.</p> <p>KFHPWAO's medical director will determine whether the care or treatment required is within the category of Oral Surgery or Dental Services.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Care or repair of teeth or dental structures of any type; tooth extractions or impacted teeth; services related to malocclusion; services to correct the misalignment or malposition of teeth; any other services to the mouth, facial bones or teeth which are not medical in nature</p>		

Outpatient Services	Preferred Provider Network	Out-of-Network
<p>Covered outpatient medical and surgical services in a provider's office, including chronic disease management. See Preventive Services for additional information related to chronic disease management.</p> <p>Office visits include visits provided in a clinic, outpatient hospital or ambulatory surgical center (ASC). All other services performed in the office, not billed as an office visit, or that are not related to the actual visit (separate surgical services or laboratory/radiology fees billed in conjunction with the office visit, for example) are not considered an office visit.</p> <p>See Hospital - Inpatient and Outpatient for outpatient hospital</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

surgical services, including ambulatory surgical centers.	Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery	
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Plastic and Reconstructive Surgery	Preferred Provider Network	Out-of-Network
<p>Plastic and reconstructive services:</p> <ul style="list-style-type: none"> • Correction of a congenital disease or congenital anomaly. • Correction of a Medical Condition following an injury or resulting from surgery which has produced a major effect on the Member's appearance, when in the opinion of KFHPWAO's medical director such services can reasonably be expected to correct the condition. • Reconstructive surgery and associated procedures, including internal breast prostheses, following a mastectomy, regardless of when the mastectomy was performed. Members are covered for all stages of reconstruction on the non-diseased breast to produce a symmetrical appearance. Complications of covered mastectomy services, including lymphedemas, are covered. 	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Exclusions: Cosmetic services including treatment for complications resulting from cosmetic surgery; cosmetic surgery; complications of non-Covered Services</p>		

Podiatry	Preferred Provider Network	Out-of-Network
<p>Medically Necessary foot care.</p> <p>Routine foot care covered when such care is directly related to the treatment of diabetes and other clinical conditions that effect sensation and circulation to the feet.</p>	<p>Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for</p>	<p>After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

	<p>specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	
Exclusions: All other routine foot care		

Preventive Services	Preferred Provider Network	Out-of-Network
<p>Preventive services in accordance with the well care schedule established by KFHPWAO. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.</p> <p>Screening and tests with A and B recommendations by the U.S. Preventive Services Task Force (USPSTF).</p> <p>Services, tests and screening contained in the U.S. Health Resources and Services Administration Bright Futures guidelines as set forth by the American Academy of Pediatricians.</p> <p>Services, tests, screening and supplies recommended in the U.S. Health Resources and Services Administration women's preventive and wellness services guidelines.</p> <p>Immunizations recommended by the Centers for Disease Control's Advisory Committee on Immunization Practices. Flu vaccines are covered at the Preferred Provider Network level when provided by a non-network provider.</p> <p>Preventive services include, but are not limited to, well adult and well child physical examinations; immunizations and vaccinations; preferred over-the-counter drugs as recommended by the U.S. Preventive Services Task Force (USPSTF) when obtained with a prescription; pap smears; preventive services related to preconception, prenatal and postpartum care; routine mammography screening; routine prostate screening; colorectal cancer screening for Members who are age 45 or older or who are under age 45 and at high risk; obesity screening/counseling; healthy diet; and physical activity counseling; depression screening in adults, including maternal depression; Pre-Exposure Prophylaxis (PrEP), including laboratory services and office visits, for Members at high risk for HIV infection.</p> <p>Preventive care for chronic disease management includes treatment plans with regular monitoring, coordination of care between multiple providers and settings, medication</p>	<p>No charge; Member pays nothing</p>	<p>Not covered; Member pays 100% of all charges.</p> <p>Routine Mammography: After Deductible, Member pays 30% Plan Coinsurance</p>

<p>management, evidence-based care, quality of care measurement and results, and education and tools for patient self-management support. In the event preventive, wellness or chronic care management services are not available from a Preferred Provider, Out-of-Network Providers may provide these services without Cost Share when Preauthorized.</p> <p>Services provided during a preventive services visit, including laboratory services, which are not in accordance with the KFHPWAO well care schedule are subject to Cost Shares. Eye refractions are not included under preventive services.</p>		
<p>Exclusions: Those parts of an examination and associated reports and immunizations that are not deemed Medically Necessary by KFHPWAO for early detection of disease; all other diagnostic services not otherwise stated above</p>		

Rehabilitation and Habilitative Care (massage, occupational, physical and speech therapy and cardiac rehabilitation) and Neurodevelopmental Therapy	Preferred Provider Network	Out-of-Network
<p>Rehabilitation services to restore function following illness, injury or surgery, limited to the following restorative therapies: occupational therapy, physical therapy, massage therapy and speech therapy. Services are limited to those necessary to restore or improve functional abilities when physical, sensori-perceptual and/or communication impairment exists due to injury, illness or surgery.</p> <p>Outpatient services require a prescription or order from a physician that reflects a written plan of care to restore function and must be provided by a rehabilitation team that may include a physician, nurse, physical therapist, occupational therapist, massage therapist or speech therapist. Preauthorization is not required.</p> <p>Habilitative care, includes Medically Necessary services or devices designed to help a Member keep, learn, or improve skills and functioning for daily living. Services may include occupational therapy, physical therapy, speech therapy is covered when prescribed by a physician. Examples include therapy for a child who is not walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.</p> <p>Neurodevelopmental therapy to restore or improve function including maintenance in cases where significant deterioration in the Member's condition would result without the services, limited to the following therapies: occupational therapy, physical therapy and speech therapy.</p> <p>Limited to a combined total of 60 inpatient days and 60 outpatient visits per calendar year for all Rehabilitation and Habilitative care services. There is no visit limit for neurodevelopmental therapy services.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits</p> <p>Enhanced Benefit (except for massage therapy): Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p> <p>Group Visits: Member pays one half of the office visit Copayment</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

Services with mental health diagnoses are covered with no limit.		
Cardiac rehabilitation is covered when clinical criteria is met.	No charge; Member pays nothing Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery	After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance
Exclusions: Specialty treatment programs; inpatient Residential Treatment services; specialty rehabilitation programs including “behavior modification programs”; recreational, life-enhancing, relaxation or palliative therapy; implementation of home maintenance programs		

Reproductive Health	Preferred Provider Network	Out-of-Network
<p>Medically Necessary medical and surgical services for reproductive health, including consultations, examinations, procedures and devices, including device insertion and removal.</p> <p>See Maternity and Pregnancy for pregnancy care and termination of pregnancy services.</p> <p>Reproductive health is the care necessary to support the reproductive system and the ability to reproduce. Reproductive health includes contraception, cancer and disease screenings, termination of pregnancy, maternity, prenatal and postpartum care.</p>	<p>Hospital - Inpatient: No charge; Member pays nothing</p> <p>Hospital - Outpatient: No charge; Member pays nothing</p> <p>Outpatient Services: No charge; Member pays nothing</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 30%, Plan Coinsurance</p>
<p>All methods for FDA-approved ((including over-the-counter) contraceptive drugs, devices and products. Condoms are limited to 120 per 90-day supply, additional condoms available upon request.</p> <p>Contraceptive drugs may be allowed up to a 12-month supply and, when available, picked up in the provider’s office.</p> <p>Note: Over-the-counter contraceptives can be purchased at any KFHPWAO-designated pharmacy. Designated pharmacies may submit the claim. If self-payment is made at a non-KFHPWAO-designated pharmacy, a reimbursement claim may be made by utilizing the Member Reimbursement Drug Claim Form which can be obtained in the “Forms & Publications” section on www.kp.org/wa or by calling</p>	No charge; Member pays nothing	Not covered; Member pays 100% of all charges

Member Services. To request an exception for quantity limits on condoms, members may submit a request. Additional information is available online at www.KP.org/wa/formulary or by contacting Member Services.		
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Skilled Nursing Facility	Preferred Provider Network	Out-of-Network
<p>Skilled nursing care in a skilled nursing facility when full-time skilled nursing care is necessary in the opinion of the attending physician, limited to a combined total of 60 days per calendar year.</p> <p>Care may include room and board; general nursing care; drugs, biologicals, supplies and equipment ordinarily provided or arranged by a skilled nursing facility; and short-term restorative occupational therapy, physical therapy and speech therapy.</p>	After Deductible, Member pays 10% Plan Coinsurance	After Deductible, Member pays 30% Plan Coinsurance
Exclusions: Personal comfort items such as telephone and television; rest cures; domiciliary or Convalescent Care		

Sterilization	Preferred Provider Network	Out-of-Network
FDA-approved female sterilization procedures, services and supplies. See Preventive Services for additional information.	<p>Hospital - Inpatient: No charge; Member pays nothing.</p> <p>Hospital - Outpatient: No charge; Member pays nothing.</p> <p>Outpatient Services: No charge; Member pays nothing</p>	<p>Hospital - Inpatient: No charge; Member pays nothing.</p> <p>Hospital - Outpatient: No charge; Member pays nothing.</p> <p>Outpatient Services: No charge; Member pays nothing</p>
Vasectomy.	<p>Hospital - Inpatient: No charge; Member pays nothing.</p> <p>Hospital - Outpatient: No charge; Member pays nothing.</p> <p>Outpatient Services: No charge; Member pays nothing</p>	<p>Hospital - Inpatient: No charge; Member pays nothing.</p> <p>Hospital - Outpatient: No charge; Member pays nothing.</p> <p>Outpatient Services: No charge; Member pays nothing</p>
Exclusions: Procedures and services to reverse a sterilization		

Substance Use Disorder	Preferred Provider Network	Out-of-Network
<p>Substance use disorder services including inpatient Residential Treatment; diagnostic evaluation and education; organized individual and group counseling; and/or prescription drugs unless excluded under the Plan.</p> <p>Substance use disorder means a substance-related or addictive disorder listed in the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM) For the purposes of this section, the definition of Medically Necessary shall be expanded to include those services necessary to treat a substance use disorder condition that is having a clinically significant impact on a Member's emotional, social, medical and/or occupational functioning.</p> <p>Substance use disorder services are limited to the services rendered by a physician (licensed under RCW 18.71 and RCW 18.57), a psychologist (licensed under RCW 18.83), a substance use disorder treatment program licensed for the service being provided by the Washington State Department of Social and Health Services (pursuant to RCW 70.96A), a master's level therapist (licensed under RCW 18.225.090), an advance practice psychiatric nurse (licensed under RCW 18.79).</p> <p>Non-Washington State substance use disorder treatment service providers must meet the equivalent licensing and certification requirements established in the state where the provider's practice is located. Contact Member Services for additional information on Non-Washington State providers.</p> <p>The severity of symptoms designates the appropriate level of care and should be determined through a thorough assessment completed by a licensed provider who recommends treatment based on medical necessity criteria.</p> <p>Residential Treatment and court-ordered substance use disorder treatment shall be covered only if determined to be Medically Necessary.</p> <p>Preauthorization is required for outpatient specialty, intensive outpatient, and partial hospitalization services.</p> <p>Preauthorization is required for Residential Treatment and non-Emergency inpatient hospital services provide at out-of-state facilities.</p> <p>Preauthorization is not required for inpatient or residential substance use disorder treatment services provided in-state. Member is given no less than two days of treatment, excluding weekends and holidays in a behavioral health agency that provides inpatient or residential substance use disorder treatment prior to conducting medical necessity review for continued care, initial length of authorized care</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery.</p> <p>Group Visits: No charge; Member pays nothing.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

<p>will be no less than 14 days, subsequent authorization will be no less than 7 days. Member or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Member may request prior authorization for Residential Treatment and non-Emergency inpatient hospital services. Members may contact Member Services to request Preauthorization.</p>		
<p>Withdrawal Management Services for Alcoholism and Substance Use Disorder.</p> <p>Withdrawal management services means the management of symptoms and complications of alcohol and/or substance withdrawal. The severity of symptoms designates the appropriate level of care and should be determined through a thorough assessment completed by a licensed provider who recommends treatment based on medical necessity criteria.</p> <p>Outpatient withdrawal management services means the symptoms resulting from abstinence are of mild/moderate severity and withdrawal from alcohol and/or other drugs can be managed with medication at an outpatient level of care by an appropriately licensed clinician. Subacute withdrawal management means symptoms associated with withdrawal from alcohol and/or other drugs can be managed through medical monitoring at a 24-hour facility or other outpatient facility.</p> <p>Preauthorization is required for outpatient withdrawal management services and subacute withdrawal management services.</p> <p>"Acute withdrawal" services means the symptoms resulting from abstinence are so severe that withdrawal from alcohol and/or drugs require medical management in a hospital setting or behavioral health agency (licensed and certified under RCW 71.24.037), which is needed immediately to prevent serious impairment to the Member's health.</p> <p>Coverage for acute withdrawal management services are provided without Preauthorization. If a Member is admitted as an inpatient directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the hospital services Cost Share. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p> <p>Member is given no less than two days of treatment, excluding weekends and holidays, in a behavioral health agency that provides inpatient or residential substance abuse treatment, and no less than three days in a behavioral health agency that provides withdrawal management services prior to conducting a medical necessity review for continued care. Member or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Members may request</p>	<p>Emergency Services: After Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p> <p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p>	<p>Emergency Services: After PPN Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p> <p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p>

Preauthorization for Residential Treatment and non-Emergency inpatient hospital services by contacting Member Services.		
Exclusions: Wilderness therapy or aversion therapy; facilities and treatments programs which are not certified by the Department of Social Health Services		

Telehealth Services	Preferred Provider Network	Out-of-Network
<p>Telemedicine Services provided by the use of real time interactive audio and video communication or store and forward technology between the patient at the originating site and a provider at another location. Audio-only communication requires an Established Relationship. Store and forward technology means sending a Member's medical information from an originating site to the provider at a distant site for later review. The provider follows up with a medical diagnosis for the Member and helps manage their care. Services must meet the following requirements:</p> <ul style="list-style-type: none"> • Be a Covered Service under this SPD. • The originating site is qualified to provide the service. • If the service is provided through store and forward technology, there must be an associated office visit between the Member and the referring provider 	No charge; Member pays nothing	<p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
<p>Virtual care, Telephone and Online Services (E-Visits, Care Chat or E-consults) Scheduled telephone visits with a PPN Provider are covered.</p> <p>Online (E-Visits): A Member logs into the secure Member site at www.kp.org/wa and completes a questionnaire. A PPN medical provider reviews the questionnaire and provides a treatment plan for select conditions, including prescriptions. Online visits are not available to Members during in-person visits at a KFHPWAO facility or pharmacy. More information is available at https://wa.kaiserpermanente.org/html/public/services/e-visit.</p> <p>Virtual Care: A healthcare service provided via online technology, telephonic, or secure messaging transmission of member-initiated care from a remote location with a provider that is diagnostic- and treatment focused. The member is NOT located at a healthcare site. Examples of online technology include the use of a computer, tablet or smartphone. An example of a remote location includes the member's home or work, a nonclinical location. Services are allowed for commercial members.</p>	No charge; Member pays nothing	Not covered; Member pays 100% of all charges
Exclusions: Fax and e-mail; telehealth services in states where prohibited by law; all other services not listed above		

Temporomandibular Joint (TMJ)	Preferred Provider Network	Out-of-Network
<p>Medical and surgical services and related hospital charges for the treatment of temporomandibular joint (TMJ) disorders including:</p> <ul style="list-style-type: none"> • Medical Necessary orthognathic procedures for the treatment of severe TMJ disorders which have failed non-surgical intervention. • Radiology services. • TMJ specialist services. • Fitting/adjustment of splints. 	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Hospital - Inpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 30% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
TMJ appliances. See Devices, Equipment and Supplies for additional information.	After Deductible, Member pays 10% Plan Coinsurance	After Deductible, Member pays 30% Plan Coinsurance
<p>Exclusions: Treatment for cosmetic purposes; bite blocks; dental services including orthodontic therapy and braces for any condition; any orthognathic (jaw) surgery in the absence of a diagnosis of TMJ, or severe obstructive sleep apnea; hospitalizations related to these exclusions</p>		

Tobacco Cessation	Preferred Provider Network	Out-of-Network
Individual/group counseling and educational materials.	No charge; Member pays nothing	After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance

Approved pharmacy products. See Drugs – Outpatient Prescription for additional pharmacy information.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges
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Transplants	Preferred Provider Network	Out-of-Network
<p>Transplant services, including heart, heart-lung, single lung, double lung, kidney, pancreas, cornea, intestinal/multi-visceral, liver transplants, and bone marrow and stem cell support (obtained from allogeneic or autologous peripheral blood or marrow) with associated high dose chemotherapy.</p> <p>Services are limited to the following:</p> <ul style="list-style-type: none"> • Inpatient and outpatient medical expenses for evaluation testing to determine recipient candidacy, donor matching tests, hospital charges, procurement center fees, professional fees, travel costs for a surgical team and excision fees. Donor costs for a covered organ recipient are limited to procurement center fees, travel costs for a surgical team and excision fees. • Follow-up services for specialty visits. • Rehospitization. • Maintenance medications during an inpatient stay. <p>Transplant services must be provided through locally and nationally contracted or approved transplant centers. All transplant services require Preauthorization. Contact Member Services for Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 10% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	Not covered; Member pays 100% of all charges
<p>Exclusions: Donor costs to the extent that they are reimbursable by the organ donor's insurance; treatment of donor complications; living expenses except as covered under Section K. Utilization Management</p>		

Urgent Care	Preferred Provider Network	Out-of-Network
<p>Under the PPN option, urgent care is covered at a Kaiser Permanente medical center, Kaiser Permanente urgent care center Preferred Provider's office, or Preferred Provider Urgent Care.</p> <p>Under the Out-of-Network option, urgent care is covered at any medical facility.</p> <p>See the Definitions section for a definition of Urgent Condition.</p>	<p>Emergency Department: After Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p> <p>Urgent Care Center: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5</p>	<p>Emergency Department: After PPN Deductible, Member pays \$150 Copayment and 10% Plan Coinsurance</p> <p>Urgent Care Center: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>

	<p>Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery.</p> <p>Provider's Office: Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits.</p> <p>Enhanced Benefit: Member pays \$5 Copayment for primary care provider visits or \$10 Copayment for specialty care provider visits.</p> <p>Annual Deductible and Plan Coinsurance do not apply to office visits, but do apply to all other services, including outpatient surgery</p>	<p>Provider's Office: After Deductible, Member pays \$10 Copayment for primary care provider visits or \$20 Copayment for specialty care provider visits, and 30% Plan Coinsurance</p>
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VIII. General Exclusions

In addition to exclusions listed throughout the Plan, the following are not covered:

1. Benefits and related services, supplies and drugs that are not Medically Necessary for the treatment of an illness, injury, or physical disability, that are not specifically listed as covered in the Summary Plan Document, except as required by federal or state law.
2. Follow-up services or complications related to non-Covered Services, except as required by federal law.
3. Services or supplies for which no charge is made, or for which a charge would not have been made if the Member had no health care coverage or for which the Member is not liable; services provided by a family member, or self-care.
4. Convalescent Care.
5. Services to the extent benefits are "available" to the Member as defined herein under the terms of any vehicle, homeowner's, property or other insurance policy, except for individual or group health insurance, pursuant to medical coverage, medical "no fault" coverage, personal injury protection coverage or similar medical coverage contained in said policy. For the purpose of this exclusion, benefits shall be deemed to be "available" to the

Member if the Member receives benefits under the policy either as a named insured or as an insured individual under the policy definition of insured.

The Member and his/her agents must cooperate fully with the Trust and KFHPWAO in its efforts to enforce this exclusion. This cooperation shall include supplying KFHPWAO with information about, or related to, the cause of injury or illness or the availability of other coverage. The Member and his/her agent shall permit the Trust, at the Trust's option, to associate with the Member or to intervene in any action filed against any party related to the injury. The Member and his/her agents shall do nothing to prejudice the Trust's right to enforce this exclusion. Failure to fully cooperate, including withholding information regarding the cause of injury or illness or other coverage may result in denial of claims and the Member shall be responsible for reimbursing the Trust for expenses incurred and the value of the benefits provided by the Trust under this Plan for the care or treatment of the injury or illness sustained by the Member.

6. Services or care needed for injuries or conditions resulting from active or reserve military service, whether such injuries or conditions result from war or otherwise. This exclusion will not apply to conditions or injuries resulting from previous military service unless the condition has been determined by the U.S. Secretary of Veterans Affairs to be a condition or injury incurred during a period of active duty. Further, this exclusion will not be interpreted to interfere with or preclude coordination of benefits under Tri-Care.
7. Services provided by government agencies, except as required by federal or state law.
8. Services covered by the national health plan of any other country.
9. Experimental or investigational services.

KFHPWAO consults with KFHPWAO's medical director and then uses the criteria described below to decide if a particular service is experimental or investigational.

- a. A service is considered experimental or investigational for a Member's condition if any of the following statements apply to it at the time the service is or will be provided to the Member:
 - 1) The service cannot be legally marketed in the United States without the approval of the Food and Drug Administration ("FDA") and such approval has not been granted.
 - 2) The service is the subject of a current new drug or new device application on file with the FDA.
 - 3) The service is the trialed agent or for delivery or measurement of the trialed agent provided as part of a qualifying Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial.
 - 4) The service is provided pursuant to a written protocol or other document that lists an evaluation of the service's safety, toxicity or efficacy as among its objectives.
 - 5) The service is under continued scientific testing and research concerning the safety, toxicity or efficacy of services.
 - 6) The service is provided pursuant to informed consent documents that describe the service as experimental or investigational, or in other terms that indicate that the service is being evaluated for its safety, toxicity or efficacy.
 - 7) The prevailing opinion among experts, as expressed in the published authoritative medical or scientific literature, is that (1) the use of such service should be substantially confined to research settings, or (2) further research is necessary to determine the safety, toxicity or efficacy of the service.
- b. The following sources of information will be exclusively relied upon to determine whether a service is experimental or investigational:
 - 1) The Member's medical records.
 - 2) The written protocol(s) or other document(s) pursuant to which the service has been or will be provided.
 - 3) Any consent document(s) the Member or Member's representative has executed or will be asked to execute, to receive the service.
 - 4) The files and records of the Institutional Review Board (IRB) or similar body that approves or reviews research at the institution where the service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body.

- 5) The published authoritative medical or scientific literature regarding the service, as applied to the Member's illness or injury.
- 6) Regulations, records, applications and any other documents or actions issued by, filed with or taken by, the FDA or other agencies within the United States Department of Health and Human Services, or any state agency performing similar functions.

Appeals regarding KFHPWAO denial of coverage can be submitted to the Member Appeal Department, or to KFHPWAO's medical director at P.O. Box 34593, Seattle, WA 98124-1593.

10. Hypnotherapy and all services related to hypnotherapy.
11. Directed umbilical cord blood donations.
12. Prognostic (predictive) genetic testing and related services. Testing for non-Members.
13. Autopsy and associated expenses.
14. Diagnostic testing and medical treatment of sterility and infertility regardless of origin or cause; all charges and related services for donor materials; all forms of artificial intervention for any reason including artificial insemination and in-vitro fertilization; prognostic (predictive) genetic testing for the detection of congenital and heritable disorders; surrogacy.
15. Diagnostic testing and medical treatment of sexual dysfunction regardless of origin or cause; devices, equipment and supplies for the treatment of sexual dysfunction.
16. Obesity treatment and treatment for morbid obesity for any reason including any medical services, drugs, supplies or any bariatric surgery (such as gastroplasty, gastric banding or intestinal bypass), regardless of co-morbidities; specialty treatment programs such as weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig or other such programs; medications and related physician visits for medication monitoring; pre and post bariatric surgery nutritional counseling. Services related to obesity screening and counseling are covered as Preventive Services.
17. Over-the-counter items such as hearing aids unless specifically listed as covered in Section IV.
18. Academic/career counseling, counseling for overeating, work/school ordered assessments, relationship counseling, custodial care
19. Court-ordered or forensic treatment, including reports and summaries not considered Medically Necessary.

IX. Grievances

Grievance means a written or verbal complaint submitted by or on behalf of a covered person regarding service delivery issues other than denial of payment for medical services or non-provision of medical services, including dissatisfaction with medical care, waiting time for medical services, provider or staff attitude or demeanor, or dissatisfaction with service provided by the health carrier. The grievance process is outlined as follows:

Step 1: It is recommended that the Member contact the person involved or the manager of the medical center/department where they are having a problem, explain their concerns and what they would like to have done to resolve the problem. The Member should be specific and make their position clear. Most concerns can be resolved in this way.

Step 2: If the Member is still not satisfied, they should call or write to Member Services at PO Box 34590, Seattle, WA 98124-1590, 206-630-4636 or toll-free 1-888-901-4636. Most concerns are handled by phone within a few days. In some cases, the Member will be asked to write down their concerns and state what they think would be a fair resolution to the problem. An appropriate representative will investigate the Member's concern by consulting with involved staff and their supervisors, and reviewing pertinent records, relevant plan policies and the Member Rights and Responsibilities statement. This process can take up to 30 days to resolve after receipt of the Member's written or verbal statement.

If the Member is dissatisfied with the resolution of the complaint, they may contact Member Services. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process.

X. Appeals

Members are entitled to appeal through the appeals process if/when coverage for an item or service is denied due to an adverse determination made by the KFHPWAO medical director. The appeals process is available for a Member to seek reconsideration of an adverse benefit determination (action). Adverse benefit determination (action) means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Member's eligibility to participate in a plan, and including, a denial, reduction, or termination of, or failure to provide or make payment, in whole or in part, for a benefit resulting from the application if any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not Medically Necessary or appropriate. KFHPWAO will comply with any new requirements as necessary under federal laws and regulations. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process. The most current information about your appeals process is available by contacting KFHPWAO's Member Appeal Department at the address or telephone number below.

1. Internal Review

If the Member wishes to appeal a decision denying benefits, they must submit a request for an appeal either orally or in writing to the Member Appeals Department, specifying why they disagree with the decision. The appeal must be submitted within 180 days from appellant's receipt of a determination. KFHPWAO will notify the Member of its receipt of the request within 72 hours of receiving it. Appeals should be directed to KFHPWAO's Member Appeals Department, P.O. Box 34593, Seattle, WA 98124-1593, toll free 1-866-458-5479.

KFHPWAO will then notify the Member of its determination within a reasonable period of time but no later than:

- Pre-service claim – 30 days after receipt of your request
- Post-service claim – 60 days after receipt of your request

Expedited/Urgent Internal Review

There is an expedited/urgent appeals process in place for cases which meet criteria or where the Member's provider believes that the standard 15 day appeal review process will seriously jeopardize the Member's life, health or ability to regain maximum function or subject the Member to severe pain that cannot be managed adequately without the requested care or treatment. KFHPWAO will accept a treating provider's determination that an appeal should be expedited/urgent. The Member can request an expedited/urgent appeal in writing to the above address, or by calling KFHPWAO's Member Appeals Department toll free 1-866-458-5479. The Member's request for an expedited/urgent appeal will be processed as such if the definition above is met and a decision issued and communicated verbally no later than 72 hours after receipt of the request. If additional information is needed, KFHPWAO will inform the Member and allow up to 48 hours for a response.

If the Member is currently receiving care that is the subject of the appeal, the health plan will continue coverage pending the outcome of the internal appeal.

The Member may also request an external review at the same time as the internal appeals process if it is an urgent care situation or the Member is in an ongoing course of treatment.

2. External Review

If the Member is not satisfied with the decision regarding medical necessity, medical appropriateness, health care setting, level of care, or if the requested service is not efficacious or otherwise unjustified under evidence-based medical criteria, the Member may request a second level review by an external independent review organization not legally affiliated or controlled by KFHPWAO or the employer's health plan. KFHPWAO will notify the Member of the name of the external independent review organization and its contact information. The external independent review organization will accept additional written information for up to five business days after it receives the assignment for the appeal. The external independent review will be conducted at no cost to the Member. Once a decision is made through an independent review organization, the decision is final and cannot be appealed through KFHPWAO.

If the Member requests an appeal of a KFHPWAO decision denying benefits for care currently being received, KFHPWAO will continue to provide coverage for the disputed benefit pending the outcome of the appeal. If the KFHPWAO determination stands, the Member may be responsible for the cost of coverage received during the review period.

A request for a review by an independent review organization must be made within 180 days after the date of the initial appeal decision notice.

XI. Claims

Claims for benefits may be made before or after services are obtained. KFHPWAO recommends that the provider requests Preauthorization. In most instances, contracted providers submit claims directly to KFHPWAO. If your provider does not submit a claim to make a claim for benefits, a Member must contact Member Services, or submit a claim for reimbursement as described below. Other inquiries, such as asking a health care provider about care or coverage, or submitting a prescription to a pharmacy, will not be considered a claim for benefits.

If a Member receives a bill for services the Member believes are covered, the Member must, within 90 days of the date of service, or as soon thereafter as reasonably possible, either (1) contact Member Services to make a claim or (2) pay the bill and submit a claim for reimbursement of Covered Services, or (3) for out-of-country claims (Emergency care only) – submit the claim and any associated medical, including the type of service, charges, and proof of travel to KFHPWAO, P.O. Box 30766, Salt Lake City, UT84130-0766. In no event, except in the absence of legal capacity, shall a claim be accepted later than 1 year from the date of service.

KFHPWAO will generally process claims for benefits within the following timeframes after KFHPWAO receives the claims:

- Immediate request situations – within 1 business day.
- Concurrent urgent requests – within 24 hours.
- Urgent care review requests – within 48 hours.
- Non-urgent preservice review requests – within 5 calendar days.
- Post-service review requests – within 30 calendar days.

Timeframes for pre-service and post-service claims can be extended by KFHPWAO for up to an additional 15 days. Members will be notified in writing of such extension prior to the expiration of the initial timeframe.

XII. Coordination of Benefits

Sometimes the employee or their covered dependents are eligible for benefits under another medical, dental and/or vision insurance plan. If so, benefits for covered services under this Plan will be coordinated with those from the other insurance plan, including Medicare. This is called coordination of benefits (COB).

COB is a way to figure out how much each health plan will pay when the Member has a claim. One group plan always pays first (primary plan) and the other plan always pays second (secondary plan). The Member's primary plan will pay for the Member's services under its policy's terms first, and the Member's secondary plan will pay any member out-of-pocket costs according to its terms. Remember, insurance carriers will pay only for those services which are covered in their plans.

When this Plan is the secondary payor, the Medical, Dental, and Vision Plans will coordinate payment with the primary plan in such a way that when this plan's payment is combined with the primary plan's payment, the total does not exceed the amount this Plan would have paid if it were primary.

For dental plans, allowable expense means covered expenses that are equal to or less than the maximum allowable fee or the dentist's filed fee, whichever is less.

Vision coverage will be coordinated based on the Plan's schedule of benefits.

No benefits will be paid for services not covered by your Association of Washington Cities' plan.

All health plans have timely claim filing requirements. If the Member or the Member's provider fails to submit the Member's claim to a secondary health plan within that plan's claim filing time limit, the plan can deny the claim. If the Member experiences delays in the processing of the claim by the primary health plan, the Member or the Member's provider will need to submit the claim to the secondary health plan within its claim filing time limit to prevent a denial of the claim.

Pharmacy Benefit Coordination

Coordination of benefits is also applicable for pharmacy services. If a Member is covered by more than one plan for prescription drugs and the coverage through Association of Washington Cities is the Member's secondary plan, the Member will need to use their primary plan to determine copayment/coinsurance at the pharmacy. A Member may be reimbursed for out-of-pocket expenses upon submission of a "Member Reimbursement Form for Medical Claims and Prescription Drugs." Submission of this form and the member's itemized pharmacy receipts is required to obtain reimbursement. This form is available online at www.kp.org/wa or by calling Member Services at 1-800-901-4636.

Other Group Plans

If a group health plan does not contain a coordination of benefits provision it is always considered the primary plan.

When plans covering the employee and/or their dependents contain a coordination of benefits provision order of payment will be as follows:

- First – The plan in which the Member is a subscriber.
- Second – The plan in which the Member is a dependent.

If the above rule does not apply, the plan that has covered the Member longest is the primary plan.

The following rules apply to dependent children:

- If parents are not separated or divorced: The "birthday rule" applies. This rule states that the plan of the parent whose birthday comes first during the year is primary not taking into account the year. If both parents have the same birthday, the plan that has covered the parent the longest is the primary plan. However, some plans do not follow the birthday rule. In these cases, the rule of the other plan applies.
- If parents are separated or divorced: If a court order makes one parent responsible for paying the child's health care costs, that parent's plan is primary. If not, the plan of the parent with custody is primary. If the parent with custody remarries, the secondary plan will then be that of the stepparent. And the plan of the parent who does not have custody will pay third.

Right to Make Payments to Other Organizations

Whenever payments which should have been made by this Plan have been made by any other plan(s), this Plan has the right to pay the other plan(s) any amount necessary to satisfy the terms of this coordination of benefits provision. Amounts paid will be considered benefits paid under this Plan and, to the extent of such payments, the Plan will be fully released from any liability regarding the person for whom payment was made.

XIII. Subrogation and Reimbursement Rights

The benefits under this Plan will be available to a Member for injury or illness caused by another party, subject to the exclusions and limitations of this Plan. If the Plan provides for the treatment of the injury or illness, the Plan will be subrogated to any rights that the Member may have to recover compensation or damages related to the injury or illness and the Member shall reimburse the Plan for all benefits provided, from any amounts the Member received or is entitled to receive from any source on account of such injury or illness, whether by suit, settlement or otherwise including but not limited to:

- Payments made by a third party or any insurance company on behalf of the third party.
- Any payments or awards under an uninsured or underinsured motorist coverage policy.
- Any Workers' Compensation or disability award or settlement.
- Medical payments coverage under any automobile policy, premises or homeowners' medical payments coverage or premises or homeowners' insurance coverage; and
- Any other payments from a source intended to compensate an Injured Person for injuries resulting from an accident or alleged negligence.

This section more fully describes the Plan's subrogation and reimbursement rights.

"Injured Person" under this section means a Member covered by the Plan who sustains an injury or illness and any spouse, dependent or other person or entity that may recover on behalf of such Member, including the estate of the Member and, if the Member is a minor, the guardian or parent of the Member. When referred to in this section, "the Plan's Medical Expenses" means the expenses incurred and the value of the benefits provided by the Plan for arranging the care or treatment of the injury or illness sustained by the Injured Person.

If the Injured Person's injuries were caused by a third party giving rise to a claim of legal liability against the third party and/or payment by the third party to the Injured Person and/or a settlement between the third party and the Injured Person, the Plan shall have the right to recover the Plan's Medical Expenses from any source available to the Injured Person as a result of the events causing the injury. This right is commonly referred to as "subrogation." The Plan shall be subrogated to and may enforce all rights of the Injured Person to the full extent of the Plan's Medical Expenses.

By accepting benefits under this plan, the Injured Person also specifically acknowledges the plan's right of reimbursement. This right of reimbursement attaches when this plan has provided benefits for injuries or illnesses caused by another party and the Injured Person or the Injured Person's representative has recovered any amounts from a third party or any other source of recovery. The plan's right of reimbursement is cumulative with and not exclusive of its subrogation right and the plan may choose to exercise either or both rights of recovery.

In order to secure the plan's recovery rights, the Injured Person agrees to assign the plan any benefits or claims or rights of recovery they may have under any automobile policy or other coverage, to the full extent of the plan's subrogation and reimbursement claims. This assignment allows the plan to pursue any claim the Injured Person may have, whether or not they choose to pursue the claim.

The Plan's subrogation and reimbursement rights shall be limited to the excess of the amount required to fully compensate the Injured Person for the loss sustained, including general damages.

If the Injured Person is entitled to or does receive money from any source as a result of the events causing the injury or illness, including but not limited to any liability insurance or uninsured/underinsured motorist funds, the Plan's Medical Expenses are secondary, not primary.

The Injured Person and their agents shall cooperate fully with the Plan in its efforts to collect the Plan's Medical Expenses. This cooperation includes, but is not limited to, supplying the Plan with information about the cause of injury or illness, any potentially liable third parties, defendants and/or insurers related to the Injured Person's claim. The Injured Person shall notify the Plan within 30 days of any claim that may give rise to a claim for subrogation or reimbursement. The Injured Person shall provide periodic updates about any facts that may impact the Plan's right to reimbursement or subrogation as requested by the Plan and shall inform the Plan of any settlement or other payments relating to the Injured Person's injury. The Injured Person and their agents shall permit the Plan, at the

Plan's option, to associate with the Injured Person or to intervene in any legal, quasi-legal, agency or any other action or claim filed.

The Injured Person and their agents shall do nothing to prejudice the Plan's subrogation and reimbursement rights. The Injured Person shall promptly notify the Plan of any tentative settlement with a third party and shall not settle a claim without protecting the Plan's interest. The Injured Person shall provide 21 days advance notice to the Plan before there is a disbursement of proceeds from any settlement with a third party that may give rise to a claim for subrogation or reimbursement. If the Injured Person fails to cooperate fully with the Plan in recovery of the Plan's Medical Expenses, and such failure prejudices KFHPWAO's subrogation and/or reimbursement rights, the Injured Person shall be responsible for directly reimbursing the Plan for 100% of the Plan's Medical Expenses.

To the extent that the Injured Person recovers funds from any source that in any manner relate to the injury or illness giving rise to the Plan's right of reimbursement or subrogation, the Injured Person agrees to hold such monies in trust or in a separate identifiable account until the Plan's subrogation and reimbursement rights are fully determined and that the Plan has an equitable lien over such monies to the full extent of the Plan's Medical Expenses and/or the Injured Person agrees to serve as constructive trustee over the monies to the extent of the Plan's Medical Expenses. In the event that such monies are not so held, the funds are recoverable even if they have been comingled with other assets, without the need to trace the source of the funds. Any party who distributes funds without regard to the Plan's rights of subrogation or reimbursement will be personally liable to the Plan for the amounts so distributed.

If reasonable collections costs have been incurred by an attorney for the Injured Person in connection with obtaining recovery, under certain conditions the Plan will reduce the amount of reimbursement to the Plan by the amount of an equitable apportionment of such collection costs between the Plan and the Injured Person. This reduction will be made only if each of the following conditions has been met: (i) the Plan receives a list of the fees and associated costs before settlement and (ii) the Injured Person's attorney's actions were reasonable and necessary to secure recovery. Otherwise, the Plan has the right to reimbursement from any third party settlement or lawsuit on a first dollar basis, regardless of whether the Injured Person has been made whole for their injuries. To the extent that an Injured Person recovers funds from any source that in any manner relate to the injury or illness giving rise to the Plan's right of reimbursement or subrogation, the funds are considered a plan asset, and the Injured Party is a fiduciary of the plan with respect to the amounts recovered.

XIV. Definitions

Allowance	The maximum amount payable by the Plan for certain Covered Services.
Allowed Amount	<p>The amount that is reimbursable to the provider and includes payments by KFHPWAO, the Member, and other third party payers, as applicable.</p> <p>(1) For providers who have contracted with KFHPWAO: the amount these providers have agreed to accept as payment in full for a service.</p> <p>(2) For providers who have not contracted with KFHPWAO: (a) an amount equal to 125% of the fee schedule determined by the Centers for Medicare and Medicaid Services (Medicare fee schedule) for facility or physician professional services and 105% of the Medicare fee schedule for non-physician professional services or (b) KFHPWAO's lowest reimbursable amount for the same or similar service from a Preferred Provider if such service is not included in the Medicare fee schedule.</p> <p>There is an exception to the above definition of Allowed Amount for out-of-network Emergency services. For such services, the Allowed Amount is defined as at least equal to the greatest of the following: (i) the median amount reimbursed for the same or similar service from a provider who has contracted with KFHPWAO, (ii) the amount generally payable to providers who have not contracted with KFHPWAO (see methodologies above), or (iii) 100% of the Medicare fee schedule.</p> <p>For all charges from providers who have not contracted with KFHPWAO under Access PPO, Members may be required to pay any difference between the charge for</p>

	<p>services and the Allowed Amount, except for ground ambulance and Emergency services including post stabilization and for ancillary services received from an out of network provider in a network facility. For more information about balance billing protections, please visit:</p> <p>https://healthy.kaiserpermanente.org/washington/support/forms and click on the “Billing forms” link.</p>
Care Chat	Care available 24-hours a day online at www.kp.org/wa or through the KP mobile application. Chat with a Kaiser Permanente clinician to receive immediate care, treatment and prescriptions.
Consulting Nurse Service	Advice available 24-hours a day by talking on the phone with a licensed care nurse.
Convalescent Care	Care furnished for the purpose of meeting non-medically necessary personal needs which could be provided by persons without professional skills or training, such as assistance in walking, dressing, bathing, eating, preparation of special diets, and taking medication.
Copayment	The specific dollar amount a Member is required to pay at the time of service for certain Covered Services.
Cost Share	The portion of the cost of Covered Services for which the Member is liable. Cost Share includes Copayments, coinsurances and Deductibles.
Covered Services	The services for which a Member is entitled to coverage in the Plan.
Creditable Coverage	Coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of standard Medicare prescription drug coverage, as demonstrated through the use of generally accepted actuarial principles and in accordance with CMS actuarial guidelines. In general, the actuarial determination measures whether the expected amount of paid claims under KFHPWAO’s prescription drug coverage is at least as much as the expected amount of paid claims under the standard Medicare prescription drug benefit.
Deductible	A specific amount a Member is required to pay for certain Covered Services before benefits are payable.
Dependent	Any member of an employee's family who meets all applicable eligibility requirements, is enrolled hereunder.
Enhanced Provider	Enhanced in-network benefits apply when a Member utilizes designated integrated providers (Kaiser Permanente Medical Centers and providers or other designated providers as identified in the Provider Directory as Enhanced Benefit Provider). These providers provide services at the lowest cost share as stated in Section IV.
Emergency	The emergent and acute onset of a medical, mental health or substance use disorder symptom or symptoms, including, but not limited to severe pain or emotional distress, that would lead a prudent lay person acting reasonably to believe that a health condition exists that requires immediate medical attention, if failure to provide medical attention would result in serious impairment to bodily function or serious dysfunction of a bodily organ or part, or would place the Member’s health, or if the Member is pregnant, the health of her unborn child, in serious jeopardy, or any other situations which would be considered an emergency under applicable federal law.
Essential Health Benefits	Benefits set forth under the Patient Protection and Affordable Care Act of 2010, including the categories of ambulatory patient services, Emergency services,

	hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management and pediatric services, including oral and vision care.
Established Relationship	Member must have had at least one in-person appointment or at least one real-time interactive appointment using both audio and visual technology within the past 3 years, with the provider providing audio only telemedicine or with a provider employed at the same medical group, at the same clinic, or by the same integrated delivery system operated by KFHPWAO. Or the Member was referred to the provider providing audio-only telemedicine by a provider who they have had an in-person appointment within the past 3 years.
Family Unit	An employee and all their Dependents.
Hospital Care	Those Medically Necessary services generally provided by acute general hospitals for admitted patients.
Medical Condition	A disease, illness or injury.
Medically Necessary	Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made. Appropriate and clinically necessary services, as determined by KFHPWAO's medical director according to generally accepted principles of good medical practice, which are rendered to a Member for the diagnosis, care or treatment of a Medical Condition and which meet the standards set forth below. In order to be Medically Necessary, services and supplies must meet the following requirements: (a) are not solely for the convenience of the Member, their family member or the provider of the services or supplies; (b) are the most appropriate level of service or supply which can be safely provided to the Member; (c) are for the diagnosis or treatment of an actual or existing Medical Condition unless being provided under KFHPWAO's schedule for preventive services; (d) are not for recreational, life-enhancing, relaxation or palliative therapy, except for treatment of terminal conditions; (e) are appropriate and consistent with the diagnosis and which, in accordance with accepted medical standards in the State of Washington, could not have been omitted without adversely affecting the Member's condition or the quality of health services rendered; (f) as to inpatient care, could not have been provided in a provider's office, the outpatient department of a hospital or a non-residential facility without affecting the Member's condition or quality of health services rendered; (g) are not primarily for research and data accumulation; and (h) are not experimental or investigational. The length and type of the treatment program and the frequency and modality of visits covered shall be determined by KFHPWAO's medical director. In addition to being medically necessary, to be covered, services and supplies must be otherwise included as a Covered Service and not excluded from coverage.
Medicare	The federal health insurance program for people who are age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).
Member	Any enrolled employee or Dependent.
Out-of-Network Provider	Physicians licensed under 18.71 or 18.57 RCW, registered nurses licensed under 18.79 RCW, midwives licensed under 18.79 RCW, naturopaths licensed under 18.36A RCW, acupuncturists licensed under 18.06 RCW, podiatrists licensed under 18.22 RCW or, in the case of non-Washington State providers or out-of-country

	providers, those providers meeting equivalent licensing and certification requirements established in the territories where the provider's practice is located. For purposes of the Benefits Booklet, Out-of-Network Providers do not include individuals employed by or under contract with KFHPWAO's Preferred Provider Network or who provide a service or treat Members outside the scope of their licenses.
Out-of-pocket Expenses	Those Cost Shares paid by the employee or Member for Covered Services which are applied to the Out-of-pocket Limit.
Out-of-pocket Limit	The maximum amount of Out-of-pocket Expenses incurred and paid during the calendar year for Covered Services received by the employee and their Dependents within the same calendar year. The Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in the Benefits Details section.
Plan	The AWC Employee Benefit Trust Group Health Plan.
Plan Administrator	AWC Employee Benefit Trust.
Plan Coinsurance	The percentage amount the Member is required to pay for Covered Services received.
PPN Facility	A facility (hospital, medical center or health care center) owned or operated by Kaiser Foundation Health Plan of Washington or otherwise designated by KFHPWAO's Preferred Provider Network.
Preauthorization	An approval by KFHPWAO that entitles a Member to receive Covered Services from a specified health care provider. Services shall not exceed the limits of the Preauthorization and are subject to all terms and conditions of the Plan. Benefits do not require Preauthorization, except as noted under the Benefits Details section. Members who have a complex or serious medical or psychiatric condition may receive a standing Preauthorization for specialty care provider services.
Private Duty Nursing (or 24-hour nursing care)	The hiring of a nurse by a family or Member to provide long term and/or continuous one on one care with or without oversight by a home health agency. The care may be skilled, supportive or respite in nature.
Preferred Provider	A provider who is employed by Kaiser Foundation Health Plan of Washington or Washington Permanente Medical Group, P.C., or contracted with the Preferred Provider Network to provide primary care services to Members and any other health care professional or provider with whom the Preferred Provider Network has contracted to provide health care services to Members enrolled, including, but not limited to, physicians, podiatrists, nurses, physician assistants, social workers, optometrists, psychologists, physical therapists and other professionals engaged in the delivery of healthcare services who are licensed or certified to practice in accordance with Title 18 Revised Code of Washington.
Preferred Provider Network	The participating providers with which KFHPWAO has entered into a written participating provider agreement for the provision of Covered Services.
Residential Treatment	A term used to define facility-based treatment, which includes 24 hours per day, 7 days per week rehabilitation. Residential Treatment services are provided in a facility specifically licensed in the state where it practices as a residential treatment center. Residential treatment centers provide active treatment of patients in a controlled environment requiring at least weekly physician visits and offering treatment by a multi-disciplinary team of licensed professionals.
Service Area	Washington counties of Benton, Columbia, Franklin, Island, King, Kitsap, Lewis,

	Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman and Yakima.
Summary Plan Document	The Summary Plan Document (SPD) is a statement of benefits, exclusions and other provisions of the Plan.
Urgent Condition	The sudden, unexpected onset of a Medical Condition that is of sufficient severity to require medical treatment within 24 hours of its onset.

XV. Plan Administration and Legal Rights

The summary plan document does not create a contract of employment.

Amendment or termination of plan

The AWC Employee Benefit Trust, the Plan sponsor, reserves the right to change, suspend or discontinue the Plan in whole or in part at any time, and doesn't promise to continue any specific level of benefits during or after employment, including during retirement.

Authority of plan administrator

The Trust is the plan administrator of the Plan. The Trust, as plan administrator, has the sole discretionary authority to interpret the Plan and determine eligibility with respect to non-insured benefits, determine the amount of non-insured benefits payable under the Plan, make any related findings of fact, and resolve any ambiguities that may exist between the Summary Plan Document and the plan documents. All such decisions by the plan administrator will be final and binding on participants and beneficiaries to the fullest extent permitted by law.

Foreign language assistance

Contact us if you would like translation services to understand your benefits.

XVI. Plan Data

Plan year:	January 1, 2025- December 31, 2025
Plan Sponsor:	Association of Washington Cities Employee Benefit Trust
Plan Administrator:	Association of Washington Cities Employee Benefit Trust 1076 Franklin Street SE Olympia, WA 98501 1-800-562-8981

Benefit and Claims Administrators

Benefit	Administrator
Health Benefits (including pharmacy and vision coverage)	Kaiser Foundation Health Plan of Washington Options, Inc. P.O. Box 30766 Salt Lake City, UT 84130-0766 206-630-4636 or 1-888-901-4636 www.kp.org/wa

Notice of Nondiscrimination

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them less favorably because of race, color, national origin (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity. We also:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, braille, audio, accessible electronic formats, other formats)
- Provide free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Member Services at **1-888-901-4636 (TTY 711)**.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator at P.O. Box 35191, Mail Stop: RCR-A1N-22, Seattle, WA 98124-5191 or by calling **1-888-901-4636 (TTY 711)**. You can file a grievance in person or by mail, phone, or online at **kp.org/wa/feedback**. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with:

- The U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F HHH Building, Washington, DC 20201; **1-800-368-1019, 800-537-7697 (TDD)**. Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**
- The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at **<https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>**, or by phone at **800-562-6900, 360-586-0241 (TDD)**. Complaint forms are available at **<https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>**

Multi-language Interpreter Services

English: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-888-901-4636 (TTY 711)**.

Español (Spanish): ATENCIÓN: Si habla español, tiene disponibles servicios de ayuda con el idioma sin cargo. Llame al **1-888-901-4636 (TTY 711)**.

中文 (Chinese): 注意: 如果您說中文，您可以免費獲得語言援助服務。請致電 **1-888-901-4636 (TTY 711)**。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu quý vị nói tiếng Việt, quý vị có thể sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí của chúng tôi. Xin gọi số **1-888-901-4636 (TTY 711)**.

한국어 (Korean): 참고: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 제공해 드립니다. **1-888-901-4636 (TTY 711)**번으로 문의하십시오.

Русский (Russian): ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги переводчика. Звоните по номеру **1-888-901-4636 (TTY 711)**.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-901-4636 (TTY 711)**.

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, вам доступні безкоштовні послуги перекладу. Телефонуйте за номером **1-888-901-4636 (TTY 711)**.

ភាសាខ្មែរ (Khmer): សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំនួយភាសាដោយមិនគិតថ្លៃគឺមានសម្រាប់អ្នក។ ទូរស័ព្ទទៅលេខ **1-888-901-4636 (TTY 711)**។

日本語 (Japanese): 注意事項: 無料の日本語での言語サポートをご利用いただけます。**1-888-901-4636 (TTY 711)** まで、お電話にてご連絡ください。

አማርኛ (Amharic): ማሳሰቢያ፡ የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አገዛ አገልግሎቶች በነጻ ለእርስዎ ይቀርባሉ። ወደ **1-888-901-4636 (TTY 711)** ይደውሉ።

Oromiffa (Oromo): XIYYEEFFANNAA: Afaan dubbattu Oroomiffa yoo ta'e, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. **1-888-901-4636 (TTY 711)** irraatti bilbilaa.

ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। **1-888-901-4636 (TTY 711)** 'ਤੇ ਕਾਲ ਕਰੋ।

العربية (Arabic): انتباه: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية، متوفرة لك، مجاناً. اتصل بالرقم **1-888-901-4636 (TTY 711)**

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-901-4636 (TTY 711)**.

ພາສາລາວ (Lao): ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ແມ່ນຈະມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າໃຫ້ແກ່ທ່ານ. ໂທ **1-888-901-4636 (TTY 711)**.

International Symbol for ASL (American Sign Language):



XB0001444-59-24