KAISER PERMANENTE. : Mid - Atlantic States Northrop Grumman HSA Eligible HDHP 2101 East Jefferson Street, Rockville, MD 20852

Coverage for: Individual / Family | Plan Type: HDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see <u>www.kp.org/plandocuments</u> or call 1-855-249-5018 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,600 Self only enrollment; \$3,200 for any one member within a Family enrollment; \$3,200 for an entire Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$5,500 Self only enrollment; \$7,900 for any one member within a Family enrollment; \$11,000 for an entire Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-855-249-5018 (TTY: 711) for a list of <u>Plan Providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	20% coinsurance	Not covered	None
If you visit a health	Specialist visit	20% coinsurance	Not covered	None
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: 20% <u>coinsurance</u> Lab tests: 20% <u>coinsurance</u>	Not covered	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	None
	Most generic drugs (Tier 1)	20% <u>coinsurance</u> up to \$100 (retail); 30% <u>coinsurance</u> up to \$100 (participating pharmacy); 20% <u>coinsurance</u> up to \$200 (mail order) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail & participating pharmacies); up to a 90-day supply (mail order). No charge, <u>deductible</u> does not apply for contraceptives. Subject to <u>formulary</u> guidelines.
If you need drugs to treat your illness or condition More information about prescription	Most preferred brand name drugs (Tier 2)	25% <u>coinsurance</u> up to \$100 (retail); 35% <u>coinsurance</u> up to \$100 (participating pharmacy); 25% <u>coinsurance</u> up to \$200 (mail order) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail & participating pharmacies); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.
drug coverage is available at www.kp.org/formulary	Non-preferred drugs (Tier 3)	35% <u>coinsurance</u> up to \$100 (retail); 45% <u>coinsurance</u> up to \$100 (participating pharmacy); 35% <u>coinsurance</u> up to \$200 (mail order) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail & participating pharmacies); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines, when approved through the exception process.
	<u>Specialty drugs</u> (Tier 4)	Applicable Generic, Preferred brand or Non-preferred <u>cost</u> shares apply.	Not covered	Up to a 30-day supply (retail & participating pharmacies). Subject to <u>formulary</u> guidelines, when approved through the exception process.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	Not covered	None
	Emergency room care	20% coinsurance	20% coinsurance	None
If you need immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	<u>Urgent care</u>	20% coinsurance	Not covered	Non-Plan Providers covered when temporarily outside the service area: 20% coinsurance.
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	None
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	None
If you need mental health, behavioral	Outpatient services	20% coinsurance	Not covered	No coverage for psychological testing for ability, aptitude, intelligence, or interest.
health, or substance abuse services	Inpatient services	20% coinsurance	Not covered	None
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	Not covered	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% coinsurance	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None

Common Medical		What You Will Pay		Limitationa Expontiona 8 Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	20% coinsurance	Not covered	100 visit limit / year.
If you need help	Rehabilitation services	Outpatient: 20% <u>coinsurance</u> Inpatient: 20% <u>coinsurance</u>	Not covered	Outpatient: 30 visit limit / therapy / year / injury, incident or condition.
recovering or have other special health	Habilitation services	20% coinsurance	Not covered	Limited for children under age 3 with a congenital or genetic birth defect.
needs	Skilled nursing care	20% coinsurance	Not covered	100-day limit / year.
	Durable medical equipment	20% coinsurance	Not covered	Prior authorization required.
	Hospice services	20% coinsurance	Not covered	None
If your child needs dental or eye care	Children's eye exam	20% <u>coinsurance</u> for refractive exam.	Not covered	None
	Children's glasses	No charge	Not covered	Limited to one pair of frames and lenses or contact lenses / 12 months.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Cosmetic surgery	 Non-emergency care when traveling outside the U.3 	S. Routine foot care		
 Dental care (Adult and child) 	 Private-duty nursing 	 Weight loss programs 		
Long-term care				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Other Covered Services (Limitations may	apply to these services. This isn't a complete list. Please	see your <u>plan</u> document.)		
Acupuncture (20 visit limit / year)	 Apply to these services. This isn't a complete list. Please Chiropractic care (20 visit limit / year) 	see your <u>plan</u> document.) Infertility treatment		

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

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

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

Kaiser Permanente Member Services	1-855-249-5018 (TTY:711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Virginia Department of Insurance	1-877-310-6560 or <u>www.scc.virginia.gov/boi</u>

Does this plan provide Minimum Essential Coverage? Yes.

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

Does this plan meet the Minimum Value Standards? Yes.

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-249-5018 (TTY: 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-249-5018 (TTY: 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5018 (TTY: 711).

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

About these Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a		
hospital delivery)		
The <u>plan's</u> overall <u>deductible</u>	\$1,600	
Specialist coinsurance	20%	
Hospital (facility) <u>coinsurance</u>	20%	
Other (blood work) <u>coinsurance</u>	20%	

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$1,600	
<u>Copayments</u>	\$0	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,060	

Managing Joe's Type 2 Diab	etes
(a year of routine in-network care of a well-	
controlled condition)	
The <u>plan's</u> overall <u>deductible</u>	\$1,600
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other (blood work) <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example,	Joe would pay:
	On all Olympic a

Cost Sharing	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,300

Mia's Simple Fracture

(in-network emergency room visit and follow up	
care)	
The <u>plan's</u> overall <u>deductible</u>	\$1,600
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other (x-ray) coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$0
Coinsurance	\$200
What isn't covered	I
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - · Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - · Qualified interpreters
 - Information written in other languages

If you need these services, call 1-800-777-7902 (TTY: 711)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

In the event of dispute, the provisions of the approved English version of the form will control.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናነሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 7902-777-1-800 (TTY). **Bǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo:** O jǔ ké m̀ Ɓàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́ìn m̀ gbo kpáa. Đá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুল: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-800-777-7902 (TTY: 711)।

中文 (Chinese) 注意:如果您使用繁體中文,您可以免 費獲得語言援助服務。請致電 1-800-777-7902 (TTY:711)。

فارسى (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلاتُ زَبِأَني بِصُورِت رَايَكَانَ بَرَاي شَمَا فِرِاهِمْ مِي بِاشَدٍ. با 1-800-777-7902 (TTY) تماس بگيريد.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-777-7902** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-777-7902** (TTY: **711**).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: **711**).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाए उपलब्ध हैं। 1-800-777-7902 (TTY: 711) पर कॉल करें।

Igbo (Igbo) NRUBAMA: O bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịirị gị. Kpọọ **1-800-777-7902** (TTY: **711**).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-777-7902 (TTY: 711).

日本語 (Japanese) 注意事項:日本語を話される場合、 無料の言語支援をご利用いただけます。1-800-777-7902 (TTY: 711)まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-777-7902 (TTY: 711) 번으로 전화해 주십시오. Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-777-7902 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-777-7902 (ТТҮ: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-777-7902** (TTY: **711**).

้ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-777-7902 (TTY: 711).

اُردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 1-800-777-7902 (TTY: 11).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902** (TTY: **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-777-7902 (TTY: 711).