KAISER PERMANENTE®

Kaiser Foundation Health Plan of Washington Options, Inc.

2024 Evidence of Coverage

School Employees (SEBB)
Summit PPO 3

Important Notice Under Federal Health Care Reform

Kaiser Foundation Health Plan of Washington Options, Inc. ("KFHPWAO") recommends each Enrollee choose a personal physician. This decision is important since the designated personal physician provides or arranges for most of the Enrollee's health care. The Enrollee has the right to designate any personal physician who participates in one of the KFHPWAO Summit Network and who is available to accept the Enrollee or the Enrollee's family Enrollees. 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 Enrollee may designate a pediatrician as the primary care provider.

The Enrollee 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.

Women's health and cancer rights
If the Enrollee is receiving benefits for a covered mastectomy and elects breast reconstruction in connection with the mastectomy, the Enrollee will also receive coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications of all stages of mastectomy, including lymphedemas.

These services will be provided in consultation with the Enrollee and the attending physician and will be subject to the same Cost Shares otherwise applicable under the Evidence of Coverage (EOC).

Statement of Rights Under the Newborns' and Mothers' Health Protection Act
Carriers offering group health coverage generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours as applicable). In any case, carriers may not, under federal law, require that a provider obtain authorization from the carrier for prescribing a length of stay not in excess of 48 hours (or 96 hours). Also, under federal law, a carrier may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

For More Information

KFHPWAO will provide the information regarding the types of plans offered by KFHPWAO to Enrollees 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 EOC is a statement of benefits, exclusions and other provisions as set forth in the Group medical coverage agreement between Kaiser Foundation Health Plan of Washington Options, Inc. ("KFHPWAO") and the Group. The benefits were approved by the Group who contracts with KFHPWAO for health care coverage. This EOC is not the Group medical coverage agreement itself. In the event of a conflict between the Group medical coverage agreement and the EOC, the EOC language will govern.

The provisions of the EOC must be considered together to fully understand the benefits available under the EOC. Words with special meaning are capitalized and are defined in Section XII.

Contact Kaiser Permanente Member Services at 206-630-4636 or toll-free 1-888-901-4636 for the deaf and hearing-impaired use Washington state's relay line at 800-833-6388 or 711 for benefits questions.

II. How Covered Services Work

A. Accessing Care.

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

- Your Provider Network is KFHPWAO's Summit PPO Network, referred to as "SPN".
  - Preferred In-Network benefits apply when an Enrollee utilizes designated integrated providers (Kaiser Permanente Medical Centers and providers or other designated providers as identified in the Provider Directory). These providers provide services at the lowest cost share as stated in Section IV.
  - In-network benefits apply to any In-Network Provider
- Care provided by an Out-of-Network Provider, except prescription drugs. 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 established where the provider practices.

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

Benefits under this EOC 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 EOC 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 Preferred In-Network Facilities or Preferred In-Network Providers, except for Emergency services. Emergency services will always be covered at the Preferred In-Network level.

A listing of Summit PPO Preferred In-Network 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, Preferred In-Network providers will be identified by a text indicator. For assistance searching the website for providers providing Preferred In-Network benefits, please contact Member Services.

KFHPWAO will not directly or indirectly prohibit Enrollees from freely contracting at any time to obtain health care services from Out-of-Network Providers and Out-of-Network Facilities outside the Plan. However, if you choose to receive services from Out-of-Network Providers and Out-of-Network Facilities except as otherwise specifically provided in this EOC, those services will not be covered under this EOC, and

you will be responsible for the full price of the services. Any amounts you pay for non-covered services will not count toward your Out-of-Pocket Limit.

2. **Primary Care Provider Services.**
KFHPWAO recommends that Enrollees select a personal physician. 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 Enrollees 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 Enrollees.

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

3. **Specialty Care Provider Services.**
Enrollees may make appointments with specialists without Preauthorization, except as noted under Section IV. In the event specialty services are not available from a Preferred In-Network Provider, Preauthorization is required, and In-Network and Out-of-Network Provider services will be covered at the Preferred In-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, oncology pharmacist hematology/oncology, ophthalmology, orthopedics, ENT/otolaryngology, pain management, pathology, physiatry (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 Section IV. for more information about hospital services.

5. **Emergency Services.**
Enrollees 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 Section IV. for more information about Emergency services.

Enrollees 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 stiches; 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 www.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 Enrollee 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. Enrollees 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 Enrollee'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 Enrollee 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.

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

C. Assignment:
You may not assign this EOC or any of the rights, interests, claims for money due, benefits, or obligations hereunder without our prior written consent.

D. Confidentiality.
KFHPWAO is required by federal and state law to maintain the privacy of Enrollee 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 Enrollees and is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.

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

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 an Enrollee's coverage and will not deny care on the basis of age, sex, sexual orientation, gender identity, race, color, religion, national origin, citizenship or immigration status, veteran or military status, occupation or health status.

G. Preauthorization.
Refer to Section IV. or https://healthy.kaiserpermanente.org/content/dam/kporg/final/documents/forms/preauthorization-requirements-wa-en.pdf for more information regarding which services, equipment and facility types KFHPWAO requires 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. Enrollees have the right to appeal coverage decisions (see Section VIII). Enrollees have the right to participate in decisions regarding their health care. An Enrollee may refuse any recommended services to the extent permitted by law. Enrollees 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 Enrollee may access a second opinion regarding a medical diagnosis or treatment plan. The Enrollee 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 Section IV. Coverage is determined by the Enrollee's EOC; 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 EOC.

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 SPN 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 Preferred In-Network 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 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 an Enrollee 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 EOC. KFHPWAO may review an Enrollee'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 Enrollee except in the case of an intentional misrepresentation of a material fact by the patient, Enrollee, 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 Section IV.

III. Financial Responsibilities

A. Premium.

The Subscriber is liable for payment to the Group of their contribution toward the monthly premium, if any.

B. Financial Responsibilities for Covered Services.

The Subscriber is liable for payment of the following Cost Shares for Covered Services provided to the Subscriber and their 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 Subscriber during each year until the annual Deductible is met. There is an individual annual Deductible amount for each Enrollee 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 Enrollee during that same calendar year.

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

3. **Copayments.**
   Enrollees 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 Section IV. Total Out-of-pocket Expenses incurred during the same calendar year shall not exceed the Out-of-pocket Limit.

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

IV. Benefits Details

Benefits are subject to all provisions of the EOC. Enrollees 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 option, Enrollees shall be required to pay any difference between the Out-of-Network Provider's charge for services and the Allowed Amount, except for Emergency services, including post stabilization and for ancillary services received from a non-Network provider at a Network Facility. For more information about balance billing protections, please visit: https://healthy.kaiserpermanente.org/washington/support/forms and click on "Billing Forms".

	Preferred In-Network	**In-Network**	**Out-of-Network**
Annual Deductible	**Annual Deductible without Wellness incentive:** Enrollee pays $250 per Enrollee per calendar year or $500 per Family Unit per calendar year **Annual Deductible with Wellness incentive:** Subscriber Enrollee pays $125 per calendar year; dependent Enrollees pay $250 per calendar year or $375 per Family Unit per calendar year		Enrollee pays $750 per Enrollee per calendar year or $1,500 per Family Unit per calendar year
Coinsurance	**Plan Coinsurance:** Enrollee pays 10% Plan Coinsurance of the Allowed Amount	**Plan Coinsurance:** Enrollee pays 30% Plan Coinsurance of the Allowed Amount	**Plan Coinsurance:** Enrollee pays 50% Plan Coinsurance 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 Enrollee or $5,000 per Family Unit per calendar year		No Out-of-pocket Limit; Enrollee pays all cost shares per calendar year
	The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services **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		**The following Out-of-pocket Expenses apply to the Out-of-pocket Limit:** Not applicable **The following expenses do not apply to the Out-of-pocket Limit:** Premiums, all Cost Shares for Covered Services, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services
Pre-existing Condition Waiting Period	No pre-existing condition waiting period		

Acupuncture	Preferred In-Network	In-Network	Out-of-Network
Acupuncture needle treatment, limited to a combined total of 24 visits per calendar year without Preauthorization. No visit limit for treatment for Substance Use Disorder.	After Deductible, Enrollee pays $10 in Copayment for primary care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Herbal supplements; reflexology; any services not within the scope of the practitioner's licensure			

Advanced Care at Home	Preferred In-Network	In-Network	Out-of-Network
Advanced Care at Home is a personalized, patient-centered program that provides care for patients with certain clinical conditions in their homes, or at another appropriate care location. Advanced Care at Home services must be associated with an acute episode and the treatment plan may include restorative care associated with the acute episode. The duration of an episode of care (which includes acute and restorative phases) is limited to a total of 30 days. To receive advanced care in the home: • The Enrollee must be referred into the advanced care program by the managing provider at an emergency room, urgent care, or inpatient setting, • Advanced Care at Home requires Preauthorization based on the Enrollee's health status, treatment plan, and home setting or another appropriate care location within the Service Area, • The clinical condition must meet inpatient Medical Necessity criteria, • The Enrollee must consent to receiving advanced care described in the treatment plan, • The care location, such as the Enrollee's residence, must be within 30 minutes ground travel time of an emergency department, and • The care location, such as the Enrollee's residence, must, have	No charge, Enrollee pays nothing		Not covered; Enrollee pays 100% of all charges

cell service. Advanced Care at Home is provided through Medically Home, our Network provider, and they will provide the following services in the Enrollee's home or appropriate care location: • Home visits by RNs, physical therapists, occupational therapists, speech therapists, respiratory therapists, nutritionist, health aides, and other healthcare professionals in accordance with the Advanced Care at Home treatment plan and the provider's scope of practice and licensure. • Communication devices to allow the Enrollee to contact the medical command center 24 hours a day, 7 days a week. This includes needed communication technology to support reliable connection for communication, and a personal emergency response system alert device to contact the medical command center if the Enrollee is unable to get to a phone. Additional services covered under this benefit include: • The following equipment necessary to ensure that you are monitored appropriately in your home: blood pressure cuff/monitor, pulse oximeter, scale, and thermometer. • Mobile imaging and tests such as X-rays, ultrasounds, and EKGs. • Safety items when Medically Necessary, such as shower stools, raised toilet seats, grabbers, long handled shoehorn, and sock aids. • Meals when Medically Necessary while you are receiving advanced care at home. In addition, cost sharing is waived for the following covered services and items when the services and items are prescribed as part of your Advanced Care at Home treatment plan: • Durable Medical Equipment. • Medical Supplies. • Enrollee transportation to and		

from Network facilities when Enrollee transport is Medically Necessary. • Physician Assistant and Nurse Practitioner house calls. • Emergency Department visits associated with this benefit. The cost share is not waived and will apply to any services that are not part of your Advanced Care at Home treatment plan (for example, DME not specified in your Advanced Care at Home treatment plan). For outpatient prescription drug cost shares, see Drugs - Outpatient Prescription.		
Exclusions: Private Duty Nursing; housekeeping or meal services not part of your Advanced Care at Home treatment plan; any care provided by or for a family member; any other services rendered in the home which are not specified in your Advanced Care at Home treatment plan		

Allergy Services	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Allergy testing.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Allergy serum and injections.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

Ambulance	Preferred In-Network	In-Network	Out-of-Network
Emergency ambulance service is covered only when: • Transport to the nearest facility 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 Emergency air or sea medical transportation is covered only when: • 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.	After Deductible, Enrollee pays 10% Plan Coinsurance		After Deductible, Enrollee pays 10% Plan Coinsurance
Non-Emergency ground or air interfacility transfer. Under the Summit PPO Network option, non-Emergency ground or air interfacility transfer to or from a Preferred In-Network Facility where you receive covered services when Preauthorized by KFHPWAO. Under the In- Network option, hospital-to-hospital ground transfers when Preauthorized by KFHPWAO. Non-emergent air transportation requires Preauthorization.	After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital-to-hospital ground transfers:** No charge; Enrollee pays nothing		After Deductible, Enrollee pays 10% Plan Coinsurance

Cancer Screening and Diagnostic Services	Preferred In-Network	In-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	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance

www.kp.org/wa, or upon request from Member Services. See Preventive Services for additional information.			
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.	Diagnostic laboratory: Enrollee pays 10% Plan Coinsurance Diagnostic radiology: Enrollee pays 10% Plan Coinsurance High end radiology: Enrollee pays 10% Plan Coinsurance	Diagnostic laboratory: Enrollee pays 30% Plan Coinsurance Diagnostic radiology: Enrollee pays 30% Plan Coinsurance High end radiology: Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

Circumcision	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Circumcision.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance Circumcision is covered in full for newborns (up to 60 days in age)	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

Clinical Trials	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:**	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital -**	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:**

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. 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. Clinical trials require Preauthorization.	After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance
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			

Dental Services and Dental Anesthesia	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Dental services (i.e., routine care, evaluation and treatment) including accidental injury to natural teeth.	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges
Dental services in preparation for treatment including but not limited to chemotherapy, radiation therapy, and organ transplants. Dental services (evaluation and treatment) in preparation for treatment require Preauthorization. Dental problems such as infections requiring emergency treatment outside of standard business hours are covered as Emergency Services.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

General anesthesia services and related facility charges for dental procedures for Enrollees who are under 7 years of age or are physically or developmentally disabled or have a Medical Condition where the Enrollee's health would be put at risk if the dental procedure were performed in a dentist's office.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance
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			

Devices, Equipment and Supplies (for home use)	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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 Enrollee's home. • 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. • 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 Enrollee's	After Deductible, Enrollee pays 10% Plan Coinsurance Custom arch supports, and foot inserts limited to $300 maximum per Enrollee per calendar year Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.	After Deductible, Enrollee pays 30% Plan Coinsurance Custom arch supports, and foot inserts Allowance shared with Preferred In-Network Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.	After Deductible, Enrollee pays 50% Plan Coinsurance Custom arch supports, and foot inserts Allowance shared with Preferred In-Network

condition. • Prosthetic devices: Items which replace all or part of an external body part, or function thereof. • Sales tax for devices, equipment and supplies. • Custom arch supports and foot inserts not related to the treatment of diabetes. When provided in lieu of hospitalization, benefits will be the greater of benefits available for devices, equipment and supplies, home health or hospitalization. See Advanced Care at Home for durable medical equipment provided in an Advanced Care at Home setting. See Hospice for durable medical equipment provided in a hospice setting. Repair, adjustment or replacement of appliances and equipment is covered when Medically Necessary and appropriate. Preauthorization is required for certain services, refer to Section II. G. Preauthorization.			
Exclusions: Over-the-counter arch supports; 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 Enrollee'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 Enrollee's home or personal vehicle			

Diabetic Education, Equipment and Pharmacy Supplies	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Diabetic education and training.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
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	After Deductible, Enrollee pays 10% Plan Coinsurance Annual Deductible does	After Deductible, Enrollee pays 30% Plan Coinsurance Annual Deductible	After Deductible, Enrollee pays 50% Plan Coinsurance

shoe inserts for severe diabetic foot disease. See Devices, Equipment and Supplies for additional information.	not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.	does not apply to strip-based 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.	**Preferred generic drugs (Tier 1):** Enrollee pays $5 in Copayment per 30-days up to a 90-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $30 Copayment per 30-days up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $65 Copayment per 30-days up to a 90-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance Note: An Enrollee will not pay more than $35, not subject to the Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost sharing paid will apply toward the annual Deductible. Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.	**Preferred generic drugs (Tier 1):** Enrollee pays $15 Copayment up to a 30-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $50 Copayment up to a 30-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $95 Copayment up to a 30-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance Note: An Enrollee will not pay more than $35, not subject to the Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost sharing paid will apply toward the annual Deductible. Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions.	Not covered; Enrollee pays 100% of all charges

Diabetic retinal screening.	No charge, Enrollee pays nothing	No charge, Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance

Dialysis (Home and Outpatient)	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Dialysis in an outpatient or home setting is covered for Enrollees with acute kidney failure or end-stage renal disease (ESRD).	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Injections administered by a Provider in a clinical setting during dialysis.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Self-administered injectables. See Drugs – Outpatient Prescription for additional pharmacy information.	**Preferred generic drugs (Tier 1):** Enrollee pays $5 in Copayment per 30-days up to a 90-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $30 Copayment per 30-days up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $65 Copayment per 30-days up to a 90-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply	**Preferred generic drugs (Tier 1):** Enrollee pays $15 Copayment up to a 30-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $50 Copayment up to a 30-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $95 Copayment up to a 30-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a	Not covered; Enrollee pays 100% of all charges

	Non-preferred specialty drugs (Tier 5): Enrollee pays 30% Coinsurance	30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance	

Drugs - Outpatient Prescription	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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, medications for the treatment arising from sexual assault, and routine costs for prescription medications provided in a clinical trial. "Routine costs" means items and services delivered to the Enrollee that are consistent with and typically covered by the plan or coverage for an Enrollee who is not enrolled in a clinical trial. All drugs, supplies and devices must be for Covered Services. 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 country. Information regarding KFHPWAO-designated pharmacies are reflected in the KFHPWAO Provider Directory or can be obtained by contacting Kaiser Permanente Member Services. Prescription drug Cost Shares are payable at the time of delivery. Certain brand name insulin drugs are covered at the generic drug Cost Share. Certain drugs are subject to Preauthorization as shown in the Preferred drug list (formulary) available at www.kp.org/wa/formulary. Enrollees may be eligible to receive an emergency fill for certain prescription	**Preferred generic drugs (Tier 1):** Enrollee pays $5 in Copayment per 30-days up to a 90-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $30 Copayment per 30-days up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $65 Copayment per 30-days up to a 90-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions. Note: An Enrollee will not pay more than $35, not subject to the Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost	**Preferred generic drugs (Tier 1):** Enrollee pays $15 Copayment up to a 30-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $50 Copayment up to a 30-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $95 Copayment up to a 30-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions. Note: An Enrollee will not pay more than $35, not subject to the Deductible, for	Not covered; Enrollee pays 100% of all charges

drugs filled outside of KFHPWAO's business hours or when KFHPWAO cannot reach the prescriber for consultation. For emergency fills, Enrollees 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. Enrollees can request an emergency fill by calling 1-855-505-8107. In order to obtain the Preferred In-Network, Enrollees must utilize designated pharmacies, which are reflected in the KFHPWAO Provider Directory, or can be obtained by contacting Kaiser Permanente Member Services. 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, an Enrollee may be able to use approved manufacturer coupons as payment for the Cost Sharing that an Enrollee owes, as allowed under KFHPWA's coupon program. An Enrollee will owe any additional amount if the coupon does not cover the entire amount of the Cost Sharing for the Enrollee's prescription. When an Enrollee uses an approved coupon for payment of their Cost Sharing, the coupon amount and any additional payment that you make will accumulate to their Deductible and Out-of-Pocket Limit. More information is available regarding the Kaiser Permanente coupon program rules and limitations at kp.org/rxcoupons.	sharing paid will apply toward the annual Deductible.	a 30-day supply of insulin to comply with state law requirements. Any cost sharing paid will apply toward the annual Deductible.	
Injections administered by a Provider in a clinical setting.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

Over-the-counter drugs not included under Preventive Care or Reproductive Health.	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges
Mail order drugs dispensed through the KFHPWAO-designated mail order service.	Enrollee pays two times the prescription drug Cost Share for each 90-day supply or less Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets or control solutions. Note: An Enrollee will not pay more than $35, not subject to the Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost sharing paid will apply toward the annual Deductible.	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges

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.

An Enrollee, an Enrollee'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.

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 Enrollee.

Expedited or Urgent Reviews: An Enrollee, an Enrollee'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 Enrollee's life, health or ability to regain maximum function or will subject to the Enrollee 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.

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.

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 Enrollee elects to purchase a brand-name drug instead of the generic equivalent (if available), the Enrollee is responsible for paying the difference in cost in addition to the brand-name prescription drug Cost Share, which does not apply to the Out-of-pocket Limit. Enrollee will never pay more than the actual cost of the prescription.

Drug coverage is subject to utilization management that includes step therapy (when an Enrollee tries a certain medication before receiving coverage for a similar, but non-Preferred medication), limits on drug quantity or days supply and prevention of overutilization, underutilization, therapeutic duplication, drug-drug interactions, incorrect drug dosage, drug-allergy contraindications and clinical abuse/misuse of drugs. If an Enrollee has a new prescription for a chronic condition, the Enrollee 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 and are covered at the appropriate cost share above. 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 Enrollee’s Right to Safe and Effective Pharmacy Services: State and federal laws establish standards to assure safe and effective pharmacy services, and to guarantee Enrollees’ right to know what drugs are covered and the coverage limitations. Enrollees 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.

Enrollees who would like to know more about their rights under the law, or think any services received while enrolled may not conform to the terms of the EOC, may contact the Washington State Office of Insurance Commissioner at toll-free 1-800-562-6900. Enrollees 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. Enrollees 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 Enrollee could be subject to payment of higher Part D premiums if the Enrollee subsequently has a break in creditable coverage of 63 continuous days or longer before enrolling in a Part D plan. An Enrollee 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 In-Network	In-Network	Out-of-Network
Emergency Services. See Section XII. for a definition of Emergency. 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. If an Enrollee is admitted as an inpatient or to Advanced Care at Home directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the applicable hospital services or Advanced Care at Home Cost Shares. Enrollees must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. Under the SPN option, follow-up care which is a direct result of the Emergency must be received from an In-Network Provider, unless Preauthorization is received. Under the Out-of-Network option, follow-up care which is a direct result of the Emergency is covered subject to the Out-of-Network Cost Shares.	After Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance		After In-Network Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance

Gender Health Services	Preferred In-Network	In-Network	Out-of-Network
Medically Necessary medical and surgical services for gender affirmation. Consultation and treatment require Preauthorization. Medically Necessary medical and surgical services for gender affirmation. Consultation and treatment require Preauthorization. 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. Prescription drugs are covered the same as for any other condition (see Drugs – Outpatient Prescription for coverage). Counseling services are covered the same as for any other condition (see Mental Health	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

and Wellness for coverage). Gender Health services require Preauthorization.	Coinsurance	specialty care provider visits and 30% Plan Coinsurance	
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 In-Network**	**In-Network**	**Out-of-Network**
Hearing exams for hearing loss and evaluation are covered. Cochlear implants and surgically implanted Bone Anchored Hearing System (BAHS) when in accordance with KFHPWAO clinical criteria. Preauthorization is required. Covered services for initial cochlear implants and surgically implanted BAHS include diagnostic testing, pre-implant testing, implant surgery, post-implant follow-up, speech therapy, programming and associated supplies (such as transmitter cable, and batteries). Replacement devices and associated supplies – See Devices, Equipment and Supplies section	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance
Hearing aids, externally worn bone conduction hearing devices, and non-surgical Bone Anchored Hearing System (BAHS) for hearing loss.	Enrollee pays nothing, limited to an Allowance of $3,000 maximum per ear during any consecutive 36-month period After Allowance: Not covered; Enrollee pays 100% of all charges		After Deductible, Enrollee pays nothing, limited to an Allowance of $3,000 maximum per ear during any consecutive 36-month period (Allowance shared with In-Network) After Allowance: Not covered; Enrollee pays 100% of all charges
Initial assessment, fitting, adjustments, auditory training and ear molds as necessary to maintain optimal fit for hearing aids.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or	After Deductible, Enrollee pays $20 Copayment for primary care	After Deductible, Enrollee pays 50% Plan Coinsurance

	$20 Copayment for specialty care provider visits and 10% Plan Coinsurance	provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	
Exclusions: Programs or treatments for hearing loss or hearing care including, but not limited to, externally worn hearing or surgically implanted hearing aids and the surgery and services necessary to implant them except as described above; hearing screening tests required under Preventive Services.			

Home Health Care	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Home health care when the following criteria are met limited to 130 visits per calendar year: • Except for patients receiving palliative care services, the Enrollee 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 Enrollee 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 Enrollee's home. 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. Home health services are covered on an intermittent basis in the Enrollee'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.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

Under the Out-of-Network option, home health care must be prescribed by a provider and provided by a State-licensed home health agency.			
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 In-Network**	**In-Network**	**Out-of-Network**
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 an Enrollee and any family members who are caring for the Enrollee, 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 Enrollee and their family during the final stages of illness. In order to qualify for hospice care, the Enrollee's provider must certify that the Enrollee is terminally ill and is eligible for hospice services. **Inpatient Hospice Services.** Respite care is covered to provide continuous care of the Enrollee and allow temporary relief to family members from the duties of caring for the Enrollee for a maximum of 5 consecutive days per 3-month period of hospice care. **Other covered hospice services, when billed by a licensed hospice program, may include the following:** • 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.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Private Duty Nursing; financial or legal counseling services; meal services; any services provided by family members			

Hospital - Inpatient and Outpatient	**Preferred In-Network**	**In-Network**	**Out-of-Network**
The following inpatient medical and surgical services are covered:	**Hospital - Inpatient:** After Deductible,	**Hospital - Inpatient:** After Deductible,	**Hospital - Inpatient:** After Deductible,

• 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. Outpatient hospital includes ambulatory surgical centers. Enrollees must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. 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 Enrollee 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 Enrollee's Medical Condition. Such care is covered to the same extent the replaced Hospital Care is covered.	Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance	Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance	Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance
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 In-Network**	**In-Network**	**Out-of-Network**
General counseling and one consultation visit to diagnose infertility conditions.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Specific diagnostic services, treatment and prescription drugs.	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges

Exclusions: 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; cryopreservation services; surrogacy; any service not specifically listed as covered

Infusion Therapy	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Administration of Medically Necessary infusion therapy in an outpatient setting. Preauthorization is required.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Administration of Medically Necessary infusion therapy in the home setting. 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.	No charge, Enrollee pays nothing	No charge, Enrollee pays nothing	Not covered; Enrollee pays 100% of all charges
Associated infused medications includes, but is not limited to: • Antibiotics. • Hydration. • Chemotherapy. • Pain management. Preauthorization is required. 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.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	**Home setting:** Not covered; Enrollee pays 100% of all charges **Outpatient setting:** After Deductible, Enrollee pays 50% Plan Coinsurance

Laboratory and Radiology	Preferred In-Network	In-Network	Out-of-Network
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. Services received as part of an emergency visit are covered as Emergency Services. 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.	Diagnostic laboratory: Enrollee pays 10% Plan Coinsurance Diagnostic radiology: Enrollee pays 10% Plan Coinsurance High end radiology: Enrollee pays 10% Plan Coinsurance **Urine Drug Screening**: No charge, Enrollee pays nothing. Limited to 2 tests per calendar year. Benefits are applied in the order claims are received and processed. After allowance: Enrollee pays 10% Plan Coinsurance **Breast Exam:** Enrollee pays nothing	Diagnostic laboratory: Enrollee pays 30% Plan Coinsurance Diagnostic radiology: Enrollee pays 30% Plan Coinsurance High end radiology: Enrollee pays 30% Plan Coinsurance **Urine Drug Screening**: No charge, Enrollee pays nothing. Limited to 2 tests per calendar year. Benefits are applied in the order claims are received and processed. After allowance: Enrollee pays 30% Plan Coinsurance **Breast Exam:** Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance **Breast Exam:** Enrollee pays nothing

Manipulative Therapy	Preferred In-Network	In-Network	Out-of-Network
Manipulative therapy of the spine and extremities when in accordance with KFHPWAO clinical criteria, limited to a combined total of 24 visits per calendar year without Preauthorization. Additional visits are covered with Preauthorization. Rehabilitation services, such as massage or physical therapy, provided with manipulations is covered under the Massage Therapy or Rehabilitation and Habilitative Care (occupational, physical and speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy sections.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Supportive care rendered primarily to maintain the level of correction already achieved; care rendered primarily for the convenience of the Enrollee; care rendered on a non-acute, asymptomatic basis; charges for any other services that do not meet KFHPWAO clinical criteria as Medically Necessary			

Massage Therapy	Preferred In-Network	In-Network	Out-of-Network
Visits with licensed massage therapists to restore function immediately following illness, injury or surgery, limited to a combined total of 24 visits per calendar year without Preauthorization. Outpatient services require a prescription or order from a physician that reflects a written plan of care to restore function.	After Deductible, Enrollee pays $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Recreational; life-enhancing, relaxation or services designed to relieve or soothe symptoms of a disease or disorder without effecting a cure (palliative therapy); massage therapists preventive services; any services not within the scope of the practitioner's licensure			

Maternity and Pregnancy	Preferred In-Network	In-Network	Out-of-Network
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 Enrollees 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. Delivery and associated Hospital Care, including home births and birthing centers. Home births are considered outpatient services. 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. Enrollees must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. The Enrollee's provider, in consultation with the Enrollee, will determine the Enrollee's length of inpatient stay following delivery.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

Termination of pregnancy.	**Hospital - Inpatient:** Enrollee pays nothing **Hospital - Outpatient:** Enrollee pays nothing **Outpatient Services:** Enrollee pays nothing	**Hospital - Inpatient:** Enrollee pays nothing **Hospital - Outpatient:** Enrollee pays nothing **Outpatient Services:** Enrollee pays nothing	**Hospital - Inpatient:** Enrollee pays nothing **Hospital - Outpatient:** Enrollee pays nothing **Outpatient Services:** Enrollee pays nothing
Exclusions: Birthing tubs; genetic testing of non-Enrollees; fetal ultrasound in the absence of medical indications			

Mental Health and Wellness	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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. Mental health and wellness services including medical management and prescriptions are covered the same as for any other condition. 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. Documented diagnostic assessments, individualized treatment plans and progress evaluations are required. ABA therapy services require Preauthorization. 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. If an Enrollee 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. Enrollees must notify KFHPWAO by way of the Hospital	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits and 10% Plan Coinsurance **Group Visits:** No charge; Enrollee pays nothing	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits and 30% Plan Coinsurance **Group Visits:** No charge; Enrollee pays nothing	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

notification line within 24 hours of any admission, or as soon thereafter as medically possible. 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 under Sections IV. or V. 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, including advanced practice psychiatric nurses, mental health and wellness counselors, marriage and family therapists, and social workers, except as otherwise excluded under Sections IV. or V. Inpatient mental health and wellness services, and Residential Treatment must be provided at a hospital or facility that KFHPWAO has approved specifically for the treatment of mental disorders. Preauthorization is required. Outpatient specialty services, including partial hospitalization programs, rTMS, ECT, and Esketamine require Preauthorization. Routine outpatient therapy and psychiatry services with contracted network providers do not require Preauthorization.			
Exclusions: Specialty treatment programs such as "behavior modification programs" not considered Medically Necessary; relationship counseling or phase of life problems (Z code only diagnoses); wilderness therapy; aversion therapy			

Naturopathy	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Naturopathy, including related laboratory and radiology services.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Herbal supplements; nutritional supplements; any services not within the scope of the practitioner's licensure			

Newborn Services	Preferred In-Network	In-Network	Out-of-Network
Newborn services are covered the same as for any other condition. Any Cost Share for newborn services is separate from that of the mother. Preventive services for newborns are covered under Preventive Services. When an Enrollee gives birth, the newborn is entitled to the benefits set forth in the EOC from birth through 3 weeks of age. After 3 weeks of age, no benefits are available unless the newborn child qualifies as a Dependent and is enrolled. See Section VI. for enrollment information.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

Nutritional Counseling	Preferred In-Network	In-Network	Out-of-Network
Nutritional counseling. Services related to a healthy diet to prevent obesity are covered as Preventive Services. See Preventive Services for additional information.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Nutritional supplements; weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig, or other such programs			

Nutritional Therapy	Preferred In-Network	In-Network	Out-of-Network
Medical formula necessary for the treatment of phenylketonuria (PKU), specified inborn errors of metabolism, or other metabolic disorders.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Enteral therapy is covered when Medical Necessity criteria are met and when given through a PEG, J tube, or orally, or for an eosinophilic gastrointestinal disorder. Necessary equipment and supplies for the administration of enteral therapy are covered	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

as Devices, Equipment and Supplies.			
Parenteral therapy (total parenteral nutrition). Necessary equipment and supplies for the administration of parenteral therapy are covered as Devices, Equipment and Supplies.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% 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 In-Network**	**In-Network**	**Out-of-Network**
Services directly related to obesity, including bariatric surgery. Services related to obesity screening and counseling are covered as Preventive Services.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	Not covered; Enrollee pays 100% of all charges
Exclusions: All other obesity treatment and treatment for morbid obesity including any medical services, drugs, or supplies, 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 In-Network**	**In-Network**	**Out-of-Network**
On the job injuries or illnesses.	**Hospital - Inpatient:** Not covered; Enrollee pays 100% of all charges **Hospital - Outpatient:** Not covered; Enrollee pays 100% of all charges **Outpatient Services:** Not covered; Enrollee	**Hospital - Inpatient:** Not covered; Enrollee pays 100% of all charges **Hospital - Outpatient:** Not covered; Enrollee pays 100% of all charges **Outpatient Services:** Not covered; Enrollee	**Hospital - Inpatient:** Not covered; Enrollee pays 100% of all charges **Hospital - Outpatient:** Not covered; Enrollee pays 100% of all charges **Outpatient Services:**

	pays 100% of all charges	pays 100% of all charges	Not covered; Enrollee pays 100% of all charges
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			

Oncology	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Radiation therapy, chemotherapy, oral chemotherapy. See Infusion Therapy for infused medications.	**Radiation Therapy and Chemotherapy:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance **Oral Chemotherapy drugs: Preferred generic drugs (Tier 1):** Enrollee pays $5 Copayment per 30-days up to a 90-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $30 Copayment per 30-days up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $65 Copayment per 30-days up to a 90-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance	**Radiation Therapy and Chemotherapy:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance **Oral Chemotherapy drugs: Preferred generic drugs (Tier 1):** Enrollee pays $15 Copayment up to a 30-day supply **Preferred brand name drugs (Tier 2):** Enrollee pays $50 Copayment up to a 30-day supply **Non-Preferred generic and brand name drugs (Tier 3):** Enrollee pays $95 Copayment up to a 30-day supply **Preferred specialty drugs (Tier 4):** Enrollee pays $150 Copayment up to a 30-day supply **Non-preferred specialty drugs (Tier 5):** Enrollee pays 30% Coinsurance	**Radiation Therapy and Chemotherapy:** After Deductible, Enrollee pays 50% Plan Coinsurance **Oral Chemotherapy Drugs:** Not covered; Enrollee pays 100% of all charges

Optical (vision)	Preferred In-Network	In-Network	Out-of-Network
Routine eye examinations and refractions. Eye and contact lens examinations for eye pathology and to monitor Medical Conditions, as often as Medically Necessary.	**Routine Exams:** Not covered; Enrollee pays 100% of all charges **Exams for Eye Pathology:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Routine Exams:** Not covered; Enrollee pays 100% of all charges **Exams for Eye Pathology:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Routine Exams:** Not covered; Enrollee pays 100% of all charges **Exams for Eye Pathology:** After Deductible, Enrollee pays 50% Plan Coinsurance
Contact lenses or framed lenses for eye pathology when Medically Necessary. One contact lens per diseased eye in lieu of an intraocular lens is covered following cataract surgery provided the Enrollee has been continuously covered by KFHPWAO since such surgery. In the event an Enrollee's age or medical condition prevents the Enrollee 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 Enrollee's prescription.	**Frames and Lenses:** Not covered; Enrollee pays 100% of all charges **Contact Lenses or Framed Lenses for Eye Pathology:** After Deductible, Enrollee pays 10% Plan Coinsurance	**Frames and Lenses:** Not covered; Enrollee pays 100% of all charges **Contact Lenses or Framed Lenses for Eye Pathology:** After Deductible, Enrollee pays 30% Plan Coinsurance	**Frames and Lenses:** Not covered; Enrollee pays 100% of all charges **Contact Lenses or Framed Lenses for Eye Pathology:** After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Routine eye examinations; 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 In-Network	In-Network	Out-of-Network
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. KFHPWAO's medical director will determine whether the care or treatment required is within the category of Oral Surgery or Dental Services.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance

	Outpatient Services: After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance
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			

Outpatient Services	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Covered outpatient medical and surgical services in a provider's office, including chronic disease management and treatment arising from sexual assault. See Preventive Services for additional information related to chronic disease management. Office visits include visits provided in a clinic. All other services performed in the office, not billed as an office visit, or that are not related to the actual visit (laboratory/radiology fees billed in conjunction with the office visit, for example) are not considered an office visit. See Hospital - Inpatient and Outpatient for outpatient hospital medical and surgical services, including ambulatory surgical centers.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

Plastic and Reconstructive Surgery	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Plastic and reconstructive services: • 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 Enrollee'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	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible,	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:**	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:**

procedures, including internal breast prostheses, following a mastectomy, regardless of when the mastectomy was performed. Enrollees 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. Reconstructive breast surgery requires Preauthorization.	Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Cosmetic services including treatment for complications resulting from cosmetic surgery; cosmetic surgery; complications of non-Covered Services			

Podiatry	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Medically Necessary foot care. Routine foot care covered when such care is directly related to the treatment of diabetes and other clinical conditions that affect sensation and circulation to the feet.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: All other routine foot care			

Preventive Services	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Preventive services in accordance with the well care schedule established by KFHPWAO may require Preauthorization. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services. Screening and tests with A and B recommendations by the U.S. Preventive Services Task Force (USPSTF). 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. Services, tests, screening and supplies recommended in the U.S. Health Resources and Services Administration women's	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance **Routine Mammography:** After Deductible, Enrollee pays 50% Plan Coinsurance

preventive and wellness services guidelines. Immunizations recommended by the Centers for Disease Control's Advisory Committee on Immunization Practices. Flu vaccines are covered at the PPN level when provided by a non-Network Provider. Preventive services include, but are not limited to, well adult and well child physical examinations; immunizations and vaccinations; female sterilization; ; 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 Enrollees 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) for Enrollees at high risk for HIV infection, screening for physical, mental, sexual, and reproductive health care needs arising from a sexual assault. Preventive care for chronic disease management includes treatment plans with regular monitoring, coordination of care between multiple providers and settings, medication 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 In-Network Provider, Out-of-Network Providers may provide these services without Cost Share when Preauthorized. 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.			
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			

Rehabilitation and Habilitative Care (occupational, physical and speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy	Preferred In-Network	In-Network	Out-of-Network
Rehabilitation services to restore function following illness, injury or surgery, limited to the following restorative therapies: occupational therapy, physical 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. 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, or speech therapist. Preauthorization is not required. Habilitative care, includes Medically Necessary services or devices designed to help an Enrollee keep, learn, or improve skills and functioning for daily living. Services may include: occupational therapy, physical therapy, speech therapy 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. Neurodevelopmental therapy to restore or improve function including maintenance in cases where significant deterioration in the Enrollee's condition would result without the services, limited to the following therapies: occupational therapy, physical therapy and speech therapy. There is no visit limit for Neurodevelopmental Therapy services. Limited to a combined total of 60 inpatient days and 60 outpatient visits per calendar year for all Rehabilitation, Habilitative care, and cardiac and pulmonary rehabilitation services. Services with mental health diagnoses are covered with no limit.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for specialty care provider visits and 10% Plan Coinsurance **Group visits (occupational, physical, speech therapy or learning services):** Enrollee pays one half of the office visit Copayment	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $40 Copayment for specialty care provider visits and 30% Plan Coinsurance **Group visits (occupational, physical, speech therapy or learning services):** Enrollee pays one half of the office visit Copayment	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

Inpatient rehabilitation services require Preauthorization.			
Cardiac rehabilitation is covered when clinical criteria are met. Limited to a combined total of 60 inpatient days and 60 outpatient visits per calendar year for all Rehabilitation, Habilitative care, cardiac and pulmonary rehabilitation services.	After Deductible, Enrollee pays $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Pulmonary rehabilitation is covered when clinical criteria are met. Limited to a combined total of 60 inpatient days and 60 outpatient visits per calendar year for all Rehabilitation, Habilitative care, cardiac and pulmonary rehabilitation services.	After Deductible, Enrollee pays $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% 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 In-Network**	**In-Network**	**Out-of-Network**
Medically Necessary medical and surgical services for reproductive health, including consultations, examinations, procedures and devices, including device insertion and removal. See Maternity and Pregnancy for pregnancy care and termination of pregnancy services. 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.	**Hospital - Inpatient:** No charge; Enrollee pays nothing **Hospital - Outpatient:** No charge; Enrollee pays nothing **Outpatient Services:** No charge; Enrollee pays nothing	**Hospital - Inpatient:** No charge; Enrollee pays nothing **Hospital - Outpatient:** No charge; Enrollee pays nothing **Outpatient Services:** No charge; Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance
All methods for Medically Necessary 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. Contraceptive drugs may be allowed up to a 12-month supply and, when available, picked	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	Not covered; Enrollee pays 100% of all charges

up in the provider's office. Note: Over-the-counter contraceptives can be purchased at any KFHPWAO-designated pharmacy. KFHPWAO designed network pharmacies may submit an electronic claim. If self-payment is made a reimbursement claim may be made by utilizing the Member Reimbursement Drug Claim Form which can be obtained on www.kp.org/wa in the "Forms" section or by contacting Member Services. To request an exception for quantity limits on condoms, members may submit a request via www.kp.org/wa/formulary or by contacting Member Services.			

Sexual Dysfunction	**Preferred In-Network**	**In-Network**	**Out-of-Network**
One consultation visit to diagnose sexual dysfunction conditions.	After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
Specific diagnostic services, treatment and prescription drugs.	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges	Not covered; Enrollee pays 100% of all charges
Exclusions: Diagnostic testing and medical treatment of sexual dysfunction regardless of origin or cause; devices, equipment and supplies for the treatment of sexual dysfunction			

Skilled Nursing Facility	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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 100 days per calendar year. 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. Skilled nursing care in a skilled nursing	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance

facility requires Preauthorization.			
Exclusions: Personal comfort items such as telephone and television; rest cures; domiciliary or Convalescent Care			

Sterilization	**Preferred In-Network**	**In-Network**	**Out-of-Network**
FDA-approved female sterilization procedures, services and supplies. See Preventive Services for additional information.	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance
Vasectomy.	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance
Exclusions: Procedures and services to reverse a sterilization			

Substance Use Disorder	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Substance use disorder services including inpatient Residential Treatment; diagnostic evaluation and education; organized individual and group counseling; and/or prescription drugs unless excluded under Sections IV. or V. 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 an Enrollee's emotional, social, medical and/or occupational functioning. 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	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits and 10% Plan Coinsurance **Group Visits:** No charge; Enrollee pays nothing	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits and 30% Plan Coinsurance **Group Visits:** No charge; Enrollee pays nothing	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance

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). Non-Washington State substance use disorder and/or drug abuse 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. 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. Residential Treatment and court-ordered substance use disorder treatment shall be covered only if determined to be Medically Necessary. Preauthorization is required for outpatient, intensive outpatient, and partial hospitalization services. Preauthorization is required for Residential Treatment and non-Emergency inpatient hospital services provided at out-of-state facilities. Preauthorization is not required for Residential Treatment and non-Emergency inpatient hospital services provided in-state. Enrollee is given two days of treatment and is then subject to medical necessity review for continued care. Enrollee or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Enrollee may request prior authorization for Residential Treatment and non-Emergency inpatient hospital services. Enrollees may contact Member Services to request Preauthorization.			
Withdrawal Management Services for Alcoholism and Substance Use Disorder.	**Emergency Services:** After Deductible,	**Emergency Services:** After	**Emergency Services:** After In-Network

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. 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. Preauthorization is required for outpatient withdrawal management services and subacute withdrawal management services. "Acute withdrawal management 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 Enrollee's health. Coverage for acute withdrawal management services is provided without Preauthorization. If an Enrollee 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. Enrollees must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. Enrollee 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	Enrollee pays $100 Copayment and 10% Plan Coinsurance **Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance	Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance **Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance	Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance **Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance

behavioral health agency that provides withdrawal management services prior to conducting a medical necessity review for continued care. Enrollee or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Enrollees may request Preauthorization for Residential Treatment and non-Emergency inpatient hospital services by contacting Member Services.			
Exclusions: Wilderness therapy or aversion therapy; facilities and treatment programs which are not certified by the Department of Social Health Services			

Telehealth Services	**Preferred In-Network**	**In-Network**	**Out-of-Network**
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 an Enrollee'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 Enrollee and helps manage their care. Services must meet the following requirements: • Be a Covered Service under this EOC. • 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 Enrollee and the referring provider • Is Medically Necessary	Enrollee pays $10 Copayment	Enrollee pays $10 Copayment	Not covered; Enrollee pays 100% of all charges
Telephone Services and Online (E-Visits) Scheduled telephone visits with a SPN Preferred In-Network Provider are covered. Online (E-Visits): An Enrollee logs into the secure Member site at www.kp.org/wa and completes a questionnaire. A SPN medical provider reviews the questionnaire and provides a treatment plan for select conditions, including prescriptions. Online visits are not available to Enrollees during	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	Not covered; Enrollee pays 100% of all charges

in-person visits at a KFHPWAO facility or pharmacy. More information is available at https://wa.kaiserpermanente.org/html/public/services/e-visit.			
Exclusions: Fax and e-mail; telehealth services in states where prohibited by law; all other services not listed above			

Temporomandibular Joint (TMJ)	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Medical and surgical services and related hospital charges for the treatment of temporomandibular joint (TMJ) disorders including: • Medically 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. TMJ surgery requires Preauthorization.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 30% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $20 Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 50% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays 50% Plan Coinsurance
TMJ appliances. See Devices, Equipment and Supplies for additional information.	After Deductible, Enrollee pays 10% Plan Coinsurance	After Deductible, Enrollee pays 30% Plan Coinsurance	After Deductible, Enrollee pays 50% Plan Coinsurance
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			

Tobacco Cessation	**Preferred In-Network**	**In-Network**	**Out-of-Network**
Individual/group counseling and educational materials.	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	After Deductible, Enrollee pays 50% Plan Coinsurance
Approved pharmacy products. See Drugs – Outpatient Prescription for additional pharmacy information.	No charge; Enrollee pays nothing	No charge; Enrollee pays nothing	Not covered; Enrollee pays 100% of all charges

Transplants	Preferred In-Network	In-Network	Out-of-Network
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. Services are limited to the following: • 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. • Rehospitalization. • Maintenance medications during an inpatient stay. Transplant services must be provided through locally and nationally contracted or approved transplant centers. All transplant services require Preauthorization. Contact Member Services for Preauthorization.	**Hospital - Inpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Enrollee pays 10% Plan Coinsurance **Outpatient Services:** After Deductible, Enrollee pays $10 Copayment for primary care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance		**Hospital - Inpatient:** Not covered; Enrollee pays 100% of all charges **Hospital - Outpatient:** Not covered; Enrollee pays 100% of all charges **Outpatient Services:** Not covered; Enrollee pays 100% of all charges
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			

Urgent Care	Preferred In-Network	In-Network	Out-of-Network
Under the SPN option, urgent care is covered at a Kaiser Permanente medical center, Kaiser Permanente urgent care center, Preferred In-Network Provider's office, or Preferred Provider Urgent Care. Under the Out-of-Network option, urgent care is covered at any medical facility. See Section XII. for a definition of Urgent Condition.	**Emergency Department:** After Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance **Urgent Care Center:** After Deductible, Enrollee pays $10 Copayment and 10% Plan Coinsurance **Provider's Office:** After Deductible, Enrollee pays $10 Copayment for primary	**Emergency Department:** After Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance **Urgent Care Center:** After Deductible, Enrollee pays $20 Copayment and 30% Plan Coinsurance **Provider's Office:** After Deductible, Enrollee pays $20	**Emergency Department:** After In-Network Deductible, Enrollee pays $100 Copayment and 10% Plan Coinsurance **Urgent Care Center:** After Deductible, Enrollee pays 50% Plan Coinsurance **Provider's Office:** After Deductible, Enrollee pays 50%

	care provider visits or $20 Copayment for specialty care provider visits and 10% Plan Coinsurance	Copayment for primary care provider visits or $40 Copayment for specialty care provider visits and 30% Plan Coinsurance	Plan Coinsurance

V. General Exclusions

In addition to exclusions listed throughout the EOC, 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 EOC, except as required by federal or state law.

2. Services Related to a Non-Covered Service: When a service is not covered, all services related to the non-covered service (except for the specific exceptions described below) are also excluded from coverage. Enrollees who have received a non-covered service, such as bariatric surgery, and develop an acute medical complication (such as band slippage, leak or infection) as a result, shall have coverage for Medically Necessary intervention to stabilize the acute medical complication. Coverage does not include complications that occur during or immediately following a non-covered service. Additional surgeries or other medical services in addition to Medically Necessary intervention to resolve acute medical complications resulting from non-covered services shall not be covered.

3. Services or supplies for which no charge is made, or for which a charge would not have been made if the Enrollee had no health care coverage or for which the Enrollee 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 Enrollee 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 Enrollee if the Enrollee receives benefits under the policy either as a named insured or as an insured individual under the policy definition of insured.

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 an Enrollee's condition if any of the following statements apply to it at the time the service is or will be provided to the Enrollee:
   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 Enrollee'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 Enrollee or Enrollee'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 Enrollee'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, unless specifically provided in Section IV. Testing for non-Enrollees.

13. Autopsy and associated expenses.

14. Over-the-counter items such as hearing aids unless specifically listed as covered in Section IV.

15. Academic/career counseling, counseling for overeating, work/school ordered assessments, relationship counseling, custodial care

16. Court-ordered or forensic treatment, including reports and summaries, not considered Medically Necessary.

VI. Eligibility, Enrollment and Termination

In these sections, "health plan" is used to refer to a plan offering medical, vision, or dental coverage, or a combination developed by the School Employees Benefits Board (SEBB) and provided by a contracted vendor or self-insured plans administered by the Health Care Authority (HCA).

A. Eligibility for subscribers and dependents

1. School employee eligibility

The school employee's SEBB organization will inform the school employee in writing whether or not they are eligible for SEBB benefits upon employment and whenever their eligibility status changes. The written notice will include information about the school employee's right to appeal eligibility and enrollment decisions. A school employee of an employer group (such as an employee organization representing school employees or a tribal school) that contracts with HCA for SEBB benefits should contact their payroll or benefits office for eligibility criteria.

School employees have the right to appeal eligibility and enrollment decisions. Information about appeals can be found under "Appeal rights."

2. Continuation coverage eligibility

The SEBB Program determines whether subscribers are eligible for continuation coverage (COBRA or Unpaid Leave) upon receipt of their election to enroll in SEBB Continuation Coverage (COBRA or Unpaid Leave). If the subscriber requests to enroll in and is not eligible for continuation coverage, the SEBB Program will notify them of their right to appeal. Information about appeals can be found under "Appeal rights."

3. School board member eligibility

The SEBB Program determines whether a school board member is eligible to self-pay coverage upon receipt of their election to enroll. If a school board member requests to enroll and is not eligible, the SEBB Program will notify them of their right to appeal. Information about appeals can be found under "Appeal rights."

4. Dependent eligibility

The following are eligible dependents:

- Legal spouse
- State-registered domestic partner and substantially equivalent legal unions from jurisdictions as defined in Washington State statute. Individuals in a state-registered domestic partnership are treated the same as a legal spouse except when in conflict with federal law.
- Children, through the last day of the month in which their 26th birthday occurred regardless of marital status, student status, or eligibility for coverage under another plan. It also includes children age 26 or older with a disability as described below in "Children of any age with a developmental or physical disability." Children are defined as the subscriber's:
    - **Children based on establishment of a parent-child relationship,** as described in Washington State statutes, except when parental rights have been terminated.
    - **Children of the subscriber's spouse,** based on the spouse's establishment of a parent-child relationship, except when parental rights have been terminated. The stepchild's relationship to the subscriber (and eligibility as a dependent) ends on the same date the marriage with the spouse ends through divorce, annulment, dissolution, termination, or death.
    - **Children for whom the subscriber has assumed a legal obligation** for total or partial support in anticipation of adoption of the child.
    - **Children of the subscriber's state-registered domestic partner,** based on the state-registered domestic partner's establishment of a parent-child relationship, except when parental rights have

been terminated. The child's relationship to the subscriber (and eligibility as a dependent) ends on the same date the subscriber's legal relationship with the state-registered domestic partner ends through divorce, annulment, dissolution, termination, or death.

- **Children specified in a court order or divorce decree** for whom the subscriber has a legal obligation to provide support or health care coverage.
- **Extended dependents in the legal custody or legal guardianship of the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner.** The legal responsibility is demonstrated by a valid court order and the child's official residence with the custodian or guardian. Extended dependent child does not include foster children unless the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner has assumed a legal obligation for total or partial support in anticipation of adoption.
- **Children of any age with a developmental or physical disability** that renders them incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and maintenance, provided such condition occurs before the age of 26. The following requirements apply to a dependent child with a disability:

  a) The subscriber must provide proof of the disability and dependency within 60 days of the child's attainment of age 26.

  b) The subscriber must notify the SEBB Program in writing when the child is no longer eligible under this subsection.

  c) A child with a developmental or physical disability who becomes self-supporting is not eligible as of the last day of the month in which they become capable of self-support.

  d) A child with a developmental or physical disability age 26 and older who becomes capable of self-support does not regain eligibility if they later become incapable of self-support.

  e) The SEBB Program, with input from the medical plan, will periodically verify the eligibility of a dependent child with a disability beginning at age 26, but no more frequently than annually after the two-year period following the child's 26th birthday. Verification will require renewed proof of disability and dependence from the subscriber.

B. Enrollment for subscribers and dependents

1. For all subscribers and dependents

- To enroll at any time other than during the initial enrollment period, see "Making changes."
- Any dependents enrolled in medical coverage will be enrolled in the same medical plan as the subscriber.

2. School employee enrollment

A school employee must reside or work in the plan's service area. A school employee's dependent must also reside in the plan's service area, 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 KFHPWAO. KFHPWAO has the right to verify eligibility.

A school employee must use the SEBB My Account online enrollment system or Benefits 24/7 (once available) or submit a *School Employee Enrollment or School Employee Enrollment (for Medical only Groups)* form and any supporting documents to their SEBB organization or employer group when they become newly eligible or regain eligibility for SEBB benefits. The online enrollment must be completed or the form must be received no later than 31 days after the date the school employee becomes eligible or regains eligibility.

If the school employee does not enroll online or return the form by the deadline, the school employee will be enrolled in Uniform Medical Plan Achieve 1 and a tobacco use premium surcharge will be incurred. Consequently, dependents cannot be enrolled until the SEBB Program's next annual open enrollment or when a qualifying event occurs that creates a special open enrollment for enrolling a dependent.

3. Waiving medical enrollment

An eligible school employee may waive enrollment in SEBB medical if they are enrolled in other employer-based group medical, a TRICARE plan, or Medicare. If a school employee waives enrollment in SEBB medical, the school employee cannot enroll eligible dependents. For information on when an eligible school employee may waive medical plan enrollment after their initial enrollment period, or to enroll after having waived, see "Making changes."

4. Continuation coverage enrollment

A subscriber enrolling in SEBB Continuation Coverage (COBRA or Unpaid Leave) may enroll by using Benefits 24/7, the online enrollment system (once available). or by submitting the applicable *SEBB Continuation Coverage Election/Change* form and any supporting documents to the SEBB Program. The online enrollment must be completed or the SEBB Program must receive the election form no later than 60 days from the date the enrollee's SEBB health plan coverage ended or from the postmark date on the *SEBB Continuation Coverage Election Notice* sent by the SEBB Program, whichever is later.

Premiums and applicable premium surcharges associated with continuing SEBB medical must be made directly to HCA. The first premium payment and applicable premium surcharges are due to HCA no later than 45 days after the election period ends as described above. For more information, see "Options for continuing SEBB medical coverage" and the *SEBB Continuation Coverage Election Notice*.

5. School board member enrollment

A school board member is required to enroll in a medical plan.
A school board member may enroll and self-pay premiums by submitting the *School Board Member Election/Change* form and any supporting documents to the SEBB Program. The SEBB Program must receive the form as follows:

- **Currently elected or appointed school board members:** Between November 1, 2023 and February 29, 2024.
- **Newly elected or appointed school board members:** No later than 60 days after their elected or appointed term begins.

Premiums and applicable premium surcharges associated with continuing SEBB medical must be made directly to HCA. The first premium payment and applicable premium surcharges are due to HCA no later than 45 days:

- After January 1, 2024 for a school board member whose form is received on or before December 31, 2023.
- After February 29, 2024 for a school board member whose form is received between January 1, 2024 and February 29, 2024.
- After the 60-day election period ends for a newly elected or appointed school board member as described above.

A school board member may renew their participation at the start of each subsequent term as a school board member. If a school board member is reelected for a new term consecutive from their previous term, they will not be required to make new elections.

6. Dependent enrollment

To enroll an eligible dependent, the subscriber must include the dependent's information online using SEBB My Account or Benefits 24/7 (once available) or on the applicable enrollment form and provide the required document(s) as proof of the dependent's eligibility. The dependent will not be enrolled in SEBB health plan coverage if the SEBB Program, the SEBB organization, or the employer group is unable to verify their eligibility within the SEBB Program enrollment timelines.

7. National Medical Support Notice (NMSN)

When a National Medical Support Notice (NMSN) requires a subscriber to provide health plan coverage for a dependent child, the following provisions apply:

The subscriber may enroll their dependent child and request changes to their health plan coverage as described under "Changes to health plan coverage or enrollment are allowed as directed by the NMSN," below.

- **A school employee** must use the SEBB My Account online enrollment system or Benefits 24/7 (once available) or submit the required form(s) to their SEBB organization or employer group.
- **Any other subscriber** must use Benefits 24/7 (once available) or submit the required form(s) to the SEBB Program.

If the subscriber fails to request enrollment or health plan coverage changes as directed by the NMSN, the SEBB organization, the employer group or the SEBB Program may make enrollment or health plan coverage changes according to "Changes to health plan coverage or enrollment are allowed as directed by the NMSN," below, upon request of:

- The child's other parent.
- A child support enforcement program.

Changes to health plan coverage or enrollment are allowed as directed by the NMSN:

a) The dependent will be enrolled under the subscriber's health plan coverage as directed by the NMSN.

b) A school employee who has waived SEBB medical will be enrolled in medical as directed by the NMSN, in order to enroll the dependent.

c) The subscriber's selected health plans will be changed if directed by the NMSN.

d) If the dependent is already enrolled under another SEBB subscriber, the dependent will be removed from the other health plan coverage and enrolled as directed by the NMSN.

e) If the dependent is enrolled in both SEBB medical and Public Employees Benefits Board (PEBB) medical as a dependent and there is an NMSN in place, enrollment will be in accordance with the NMSN.

f) If the subscriber is eligible for and elects Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage or other continuation coverage, the NMSN will be enforced and the dependent must be covered in accordance with the NMSN.

Changes to health plan coverage or enrollment as described above in (a) through (c) will begin the first day of the month following receipt of the NMSN. If the NMSN is received on the first day of the month, the change to health plan coverage or enrollment begins on that day.

A dependent will be removed from the subscriber's health plan coverage as described above in (d) the last day of the month the NMSN is received. If that day is the first of the month, the change in enrollment will be made the last day of the previous month.

When a NMSN requires a subscriber's spouse, former spouse, or other individual to provide health plan coverage for a dependent who is already enrolled in the subscriber's SEBB coverage, and that health plan coverage is in fact provided, the dependent may be removed from the subscriber's SEBB health plan coverage prospectively.

8. Dual enrollment

A subscriber and their dependents may each be enrolled in only one SEBB medical plan.

A school employee or their dependent who is eligible to enroll in both the SEBB Program and the Public Employees Benefits Board (PEBB) Program is limited to a single enrollment in either the SEBB or PEBB Program.

For example:

- A child who is an eligible dependent under two parents enrolled in SEBB Program benefits may be enrolled as a dependent under both parents but is limited to a single enrollment in SEBB medical.

- A child who is an eligible dependent of a school employee in the SEBB Program and an employee in the PEBB Program may only be enrolled as a dependent under one parent in either the SEBB or PEBB Program.

C. Medicare eligibility and enrollment

1. School employee and dependent

If a school employee or their dependent becomes eligible for Medicare, they should contact the Social Security Administration to ask about the advantages of immediate or deferred Medicare enrollment.

A school employee or their dependent are deemed eligible for Medicare when they have the option to receive Medicare Part A benefits. If a school employee or their dependent chooses to enroll in Medicare Part A, Medicare regulations and guidelines will determine whether Medicare is the primary or secondary payer.

A school employee or their dependent who is enrolled in Medicare may remain enrolled in SEBB medical coverage. However, a school employee may choose to waive their SEBB medical coverage or remove their dependent from their SEBB medical coverage and choose Medicare as their primary insurer. If a school employee does so, neither the school employee nor their dependent can enroll in SEBB medical except during the annual open enrollment or a special open enrollment.

In most situations, a school employee and their dependent can defer Medicare Part B enrollment without a penalty while enrolled in SEBB medical coverage. When the school employee terminates employment, the school employee and the dependent can enroll in Medicare Part B during a Special Enrollment Period. If Medicare eligibility is due to a disability, the school employee or their dependent must contact the Social Security Administration about deferring enrollment in Medicare Part B.

Upon retirement, Medicare will become the primary insurance payer, and the PEBB medical plan will become secondary. See "PEBB retiree insurance coverage."

2. Continuation coverage subscriber, a school board member, or their dependent

If a continuation coverage subscriber, a school board member or their dependent becomes eligible for Medicare, federal regulations allow enrollment in Medicare three months before they turn age 65. If they do not enroll within three months before the month they turn age 65, enrollment in Medicare may be delayed. If enrollment in Medicare does not occur when the subscriber or their dependent is first eligible, a late enrollment penalty may apply.

A SEBB Continuation Coverage (COBRA) subscriber must notify the SEBB Program in writing within 30 days if, after electing SEBB Continuation Coverage (COBRA), a subscriber or their dependent becomes eligible for Medicare (Part A, Part B, or both) or becomes covered under other group health plan coverage. If a subscriber or their dependent enrolls in SEBB Continuation Coverage (COBRA) and then becomes eligible for Medicare, their enrollment in SEBB Continuation Coverage (COBRA) will be terminated at the end of the month in which they become eligible for Medicare due to turning age 65 or older or when enrolled in Medicare due to a disability. This may cause the SEBB Continuation Coverage (COBRA) to be terminated early, before the subscriber has used all the months they would otherwise be entitled to. A subscriber or their dependent who are already enrolled in Medicare when they enroll in SEBB Continuation Coverage (COBRA) will not have their coverage terminated early.

D. When medical coverage begins

1. School employees and dependents

For a newly eligible school employee and their eligible dependents**,** medical coverage begins the first day of the month following the date the school employee becomes eligible.

Exceptions:

- Medical coverage begins on the school employee's first day of work when their first day of work is on or after September 1, but not later than the first day of school for the current school year as established by the SEBB organization.

- When a school employee establishes eligibility toward SEBB benefits at any time in the month of August, medical coverage begins on September 1 only if the school employee is also determined to be eligible for the school year that begins on September 1.

For a school employee regaining eligibility, including following a period of leave as described in SEBB Program rules, and their eligible dependents, medical coverage begins the first day of the month following the school employee's return to work if the school employee is anticipated to be eligible for the employer contribution.

Note: When a school employee who is called to active duty in the uniformed services under the Uniformed Services Employment and Reemployment Rights Act (USERRA) loses eligibility for the employer contribution toward SEBB benefits, they regain eligibility for the employer contribution toward SEBB benefits the day they return from active duty. Medical coverage begins the first day of the month in which the school employee returns from active duty.

2. Continuation coverage subscriber and dependents

For a continuation coverage subscriber and their eligible dependents enrolling when newly eligible due to a qualifying event, medical coverage begins the first day of the month following the day they lost eligibility for SEBB medical plan coverage.

School board members and dependents

For a currently elected or appointed school board member and their eligible dependents enrolling between November 1, 2023 and February 29, 2024, medical coverage begins as follows:

- If the required form is received on or before December 31, 2023, medical coverage begins January 1, 2024; or
- If the required form is received between January 1, 2024 and February 29, 2024, medical coverage begins the first day of the month following the day the SEBB Program receives the required form.

For a newly elected or appointed school board member and their eligible dependents, medical coverage begins the first day of the month following the day the SEBB Program receives the required form.

All subscribers and dependents

For a subscriber or their eligible dependents enrolling during the SEBB Program's annual open enrollment, medical coverage begins January 1 of the following year.

For a subscriber or their eligible dependents enrolling during a special open enrollment, medical coverage begins the first day of the month following the later of the event date or the date the online enrollment election using SEBB My Account or Benefits 24/7 (once available), or the required form is received. If that day is the first of the month, medical coverage begins on that day.

If the special open enrollment is due to the **birth or adoption of a child**, or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of a child, medical coverage will begin as follows:

- **For a school employee,** medical coverage will begin the first day of the month in which the event occurs.
- **For a newly born child,** medical coverage will begin the date of birth.
- **For a newly adopted child,** medical coverage will begin on the date of placement or the date a legal obligation is assumed in anticipation of adoption, whichever is earlier.
- **For a spouse or state-registered domestic partner** of a subscriber, medical coverage will begin the first day of the month in which the event occurs.

If the special open enrollment is due to the enrollment of **an extended dependent or a dependent child with a disability**, medical coverage will begin the first day of the month following the event date or eligibility certification, whichever is later.

E. Making changes

1. Removing a dependent who is no longer eligible

A subscriber must provide notice to remove a dependent who is no longer eligible due to divorce, annulment, dissolution, or a qualifying event of a dependent ceasing to be eligible as a dependent child as described under "Dependent eligibility." The notice must be received within 60 days of the last day of the month the dependent no longer meets the eligibility criteria.

- **A school employee** must provide notice online using SEBB My Account or Benefits 24/7 (once available), or by submitting a written request to their SEBB organization.
- **Any other subscriber** must provide notice online using SEBB My Account or Benefits 24/7 (once available), or by submitting a written request to the SEBB Program.

Consequences for not submitting notice within the required 60 days may include, but are not limited to:

- The dependent may lose eligibility to continue SEBB medical coverage under one of the continuation coverage options described in "Options for continuing SEBB medical coverage."
- The subscriber may be billed for claims paid by the medical plan for services that were rendered after the dependent lost eligibility.
- The subscriber may not be able to recover subscriber-paid insurance premiums for the dependent that lost eligibility.
- The subscriber may be responsible for premiums paid by the state for the dependent's medical plan coverage after the dependent lost eligibility.

2. Voluntary termination for continuation coverage subscribers or school board members

A continuation coverage subscriber or a school board member may voluntarily terminate enrollment in a medical plan at any time by submitting a request online using Benefits 24/7 (once available) or in writing to the SEBB Program. Enrollment in the medical plan will be terminated the last day of the month in which the request was received online or by the SEBB Program, or on the last day of the month specified in the termination request, whichever is later. If the request is received on the first day of the month, medical plan enrollment will be terminated on the last day of the previous month.

Note: A school board member must be enrolled in all SEBB health plan coverage, including SEBB medical, SEBB dental, and SEBB vision. A school board member who voluntarily terminates enrollment in a medical plan also terminates all other health plan enrollment.

3. Making changes during annual open enrollment and special open enrollment

A subscriber may make certain changes to their enrollment during the annual open enrollment and if a specific life event creates a special open enrollment period.

4. Annual open enrollment changes

A school employee may make the following changes to their enrollment during the SEBB Program's annual open enrollment period:

- Change their medical plan
- Waive their medical plan enrollment
- Enroll after waiving medical plan enrollment
- Enroll or remove eligible dependents

A school employee must submit the election change online using SEBB My Account or Benefits 24/7 (once available) or submit the required *School Employee Change* form and any supporting documents to their SEBB organization or employer group. The change must be completed online, or the forms received, no later than the last day of the annual open enrollment period and will be effective January 1 of the following year.

Any other subscriber may make the following changes to their enrollment during the SEBB Program's annual open enrollment period:

- Enroll in or terminate enrollment in a medical plan
- Change their medical plan
- Enroll or remove eligible dependents

A continuation coverage subscriber must submit the election change online using Benefits 24/7 (once available) or submit the required *SEBB Continuation Coverage (COBRA) Election/Change*, or *SEBB Continuation Coverage (Unpaid Leave) Election/Change* form (as appropriate) and any supporting documents to the SEBB Program. The change must be completed online, or the forms received, no later than the last day of the annual open enrollment period and will be effective January 1 of the following year.

A school board member must submit the election change online using Benefits 24/7 (once available) or submit the required *School Board Member Election/Change* form and any supporting documents to the SEBB Program. The change must be completed online, or the forms received, no later than the last day of the annual open enrollment period and will be effective January 1 of the following year.

5. Special open enrollment changes

A subscriber may change their enrollment outside of the annual open enrollment period if a qualifying event creates a special open enrollment period. However, the change in enrollment must be allowable under Internal Revenue Code (IRC) and Treasury Regulations and correspond to and be consistent with the event that creates the special open enrollment for the subscriber, their dependent, or both.

A special open enrollment event must be other than a school employee gaining initial eligibility or regaining eligibility for SEBB benefits. The subscriber must provide evidence of the event that created the special open enrollment.

A special open enrollment may allow a subscriber to make the following changes:

- Enroll in or change their medical plan
- Waive their medical plan enrollment
- Enroll after waiving medical plan enrollment
- Enroll or remove eligible dependents

To request a special open enrollment:

- **A school employee** must make the change online using SEBB My Account or Benefits 24/7 (once available) or submit the required *School Employee Change form* and any supporting documents to their SEBB organization or employer group.
- **A continuation coverage subscriber** must make the change online using Benefits 24/7 (once available) submit the required *SEBB Continuation Coverage (COBRA) Election/Change*, or *SEBB Continuation Coverage (Unpaid Leave) Election/Change* form (as appropriate) and any supporting documents to the SEBB Program.
- **A school board member** must make the change online using Benefits 24/7 (once available) or submit the required *School Board Member Election/Change* form and any supporting documents to the SEBB Program.

The change must be completed online, or the forms must be received, no later than 60 days after the event that creates the special open enrollment. In addition, the SEBB Program, the SEBB organization, or the employer group will require the subscriber to provide proof of a dependent's eligibility, evidence of the event that created the special open enrollment, or both.

Exception: If a subscriber wants to enroll a newborn or child whom the subscriber has adopted or has assumed a legal obligation for total or partial support in anticipation of adoption in SEBB health plan coverage, the subscriber should complete the request online or notify their SEBB organization, their

employer group or the SEBB Program by submitting the required forms as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the required forms must be received no later than 60 days after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption.

6. Special open enrollment events that allow for a change in health plans

A subscriber may not change their health plan during a special open enrollment if their state-registered domestic partner or state-registered domestic partner's child is not a tax dependent.

Any of the following events may create a special open enrollment:

- Subscriber gains a new dependent due to:
  - Marriage or registering a state-registered domestic partnership.
  - Birth, adoption, or assuming a legal obligation for total or partial support in anticipation of adoption.
  - A child becoming eligible as an extended dependent through legal custody or legal guardianship.
- Subscriber or their dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA).
- Subscriber has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan.
- Subscriber has a change in employment location that affects medical plan availability. If the subscriber changes employment locations and their current medical plan is no longer available, the subscriber must select a new medical plan as described in SEBB Program rules. If the subscriber does not elect a new medical plan as required, they will be enrolled in a SEBB medical plan designated by the director of HCA or their designee. If the subscriber has one or more new medical plans available, the subscriber may select to enroll in a newly available plan.
- Subscriber's dependent has a change in their own employment status that affects their eligibility or their dependent's eligibility for the employer contribution under their employer-based group health plan. "Employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in the Treasury Regulation.
- Subscriber or their dependent has a change in residence that affects health plan availability. If the subscriber has a change in residence and their current medical plan is no longer available, the subscriber must select a new medical plan as described in SEBB Program rules. If the subscriber does not elect a new medical plan as required, they will be enrolled in a SEBB medical plan designated by the director of HCA or their designee.
- A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber (a former spouse or former state-registered domestic partner is not an eligible dependent).
- Subscriber or their dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or the subscriber or their dependent loses eligibility for coverage under Medicaid or CHIP.
- Subscriber or their dependent becomes eligible for state premium assistance subsidy for SEBB health plan coverage from Medicaid or CHIP.
- Subscriber or their dependent enrolls in coverage under Medicare, or the subscriber or their dependent loses eligibility for coverage under Medicare. If the subscriber's current medical plan becomes unavailable due to the subscriber or their dependents enrollment in Medicare, the subscriber must select a new medical plan.
- Subscriber or their dependent's current medical plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA).

- Subscriber or their dependent experiences a disruption of care for active and ongoing treatment that could function as a reduction in benefits for the subscriber or their dependent. The subscriber may not change their health plan election because the subscriber or dependent's physician stops participation with the subscriber's health plan unless the SEBB Program determines that a continuity of care issue exists. The SEBB Program will consider but not limit its consideration to the following:
    - Active cancer treatment, such as chemotherapy or radiation therapy
    - Treatment following a recent organ transplant
    - A scheduled surgery
    - Recent major surgery still within the postoperative period
    - Treatment for a high-risk pregnancy
- The SEBB Program determines that there has been a substantial decrease in the providers available under a SEBB medical plan.

Note: The plan cannot guarantee that any physician, hospital, or other provider will be available or remain under contract with the plan. An enrollee may not change medical plans simply because their provider or health care facility discontinues participation with this medical plan until the SEBB Program's next annual open enrollment or when another qualifying event creates a special open enrollment for changing health plans, unless the SEBB Program determines that a continuity of care issue exists or there has been a substantial decrease in the providers available under the plan.

7. Special open enrollments events that allow adding or removing a dependent

Any of the following events may create a special open enrollment:

- Subscriber gains a new dependent due to:
    - Marriage or registering a state-registered domestic partnership.
    - Birth, adoption, or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption.
    - A child becoming eligible as an extended dependent through legal custody or legal guardianship.
- Subscriber or their dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA).
- Subscriber has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group health plan.
- Subscriber's dependent has a change in their own employment status that affects their eligibility or their dependent's eligibility for the employer contribution under their employer-based group health plan. "Employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in the Treasury Regulation.
- Subscriber or their dependent has a change in enrollment under an employer-based group health plan during its annual open enrollment that does not align with the SEBB Program's annual open enrollment.
- Subscriber's dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States and that change in residence resulted in the dependent losing their health insurance.
- A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber (a former spouse or former state-registered domestic partner is not an eligible dependent).
- Subscriber or their dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or the subscriber or their dependent loses eligibility for coverage under Medicaid or CHIP.

- Subscriber or their dependent becomes eligible for a state premium assistance subsidy for SEBB health plan coverage from Medicaid or CHIP.
- Subscriber's dependent enrolls in Medicare or loses eligibility for Medicare.

8. Special open enrollment events that allow waiving medical enrollment and enrolling after waiving

A school employee may waive SEBB medical during a special open enrollment if they are enrolled in other employer-based group medical, a TRICARE plan, or Medicare.

Any of the following events may create a special open enrollment:

- School employee gains a new dependent due to:
  - Marriage or registering a state-registered domestic partnership.
  - Birth, adoption, or when the school employee has assumed a legal obligation for total or partial support in anticipation of adoption.
  - A child becoming eligible as an extended dependent through legal custody or legal guardianship.
- School employee or their dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the HIPAA.
- School employee has a change in employment status that affects their eligibility for the employer contribution toward their employer-based group medical.
- School employee's dependent has a change in their own employment status that affects their eligibility or their dependent's eligibility for the employer contribution under their employer-based group medical. "Employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in the Treasury Regulation.
- School employee or their dependent has a change in enrollment under an employer-based group medical plan during its annual open enrollment that does not align with the SEBB Program's annual open enrollment.
- School employee's dependent has a change in residence from outside of the United States to within the United States, or from within the United States to outside of the United States and the change in residence resulted in the dependent losing their health insurance.
- A court order requires the school employee or any other individual to provide a health plan for an eligible dependent of the school employee (a former spouse or former state-registered domestic partner is not an eligible dependent).
- School employee or their dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or the school employee or their dependent loses eligibility for coverage under Medicaid or CHIP. **Note:** A school employee may only return from having waived SEBB medical for the events described in this paragraph. A school employee may not waive their SEBB medical for the events described in this paragraph.
- School employee or their dependent becomes eligible for a state premium assistance subsidy for SEBB health plan coverage from Medicaid or CHIP.
- School employee or their dependent becomes eligible and enrolls in a TRICARE plan or loses eligibility for a TRICARE plan.
- School employee becomes eligible and enrolls in Medicare or loses eligibility for Medicare.

F. When medical coverage ends

1. Termination dates

Medical coverage ends on the following dates:

- On the last day of the month when any enrollee ceases to be eligible. For a school board member this includes when their elected or appointed term ends.
- On the date a medical plan terminates due to a change in contracted service area or when the group policy ends. If that should occur, the subscriber will have the opportunity to enroll in another SEBB medical plan.
- **For a school employee** and their dependents when the employment is terminated, medical coverage ends when:
    - The school employee resigns. If this is the case, medical coverage ends on the last day of the month in which a school employee's resignation is effective; or
    - The SEBB organization or the employer group terminates the employment relationship. If this is the case, medical coverage ends on the last day of the month in which the employer-initiated termination is effective.

Note: If the SEBB organization or the employer group deducted the school employee's portion of the premium for SEBB insurance coverage after the school employee was no longer eligible for the employer contribution, medical coverage ends the last day of the month for which school employee premiums were deducted.

- **For a continuation coverage subscriber or a school board member** who submits a request to terminate medical coverage, enrollment in medical coverage will be terminated the last day of the month in which the request was received online using Benefits 24/7 (once available) or by the SEBB Program, or on the last day of the month specified in the termination request, whichever is later. If the request is received on the first day of the month, medical coverage will be terminated on the last day of the previous month.

A subscriber will be responsible for payment of any services received after the date medical coverage ends as described above.

2. Final premium payments

Premium payments and applicable premium surcharges are not prorated during any month, for any reason, even if an enrollee dies or asks to terminate their medical plan before the end of the month.

If the monthly premium or applicable premium surcharges remain unpaid for 30 days, the account will be considered delinquent. A subscriber is allowed a grace period of 30 days from the date the monthly premiums or applicable premium surcharges become delinquent to pay the unpaid premium balance and applicable premium surcharges. If the subscriber's premium balance or applicable premium surcharges remain unpaid for 60 days from the original due date, the subscriber's medical coverage (including enrolled dependents) will be terminated retroactive to the last day of the month for which the monthly premiums and any applicable premium surcharges were paid.

3. If an enrollee is hospitalized

An enrollee who is receiving covered services in a hospital on the date medical coverage ends will continue to be eligible for covered services while an inpatient for the condition which the enrollee was hospitalized, until one of the following events occur:

- According to this plan's clinical criteria, it is no longer medically necessary for the enrollee to be an inpatient at the facility.
- The remaining benefits available for the hospitalization are exhausted, regardless of whether a new calendar year begins.
- The enrollee becomes covered under another agreement with a group health plan that provides benefits for the hospitalization.
- The enrollee becomes enrolled under an agreement with another carrier that provides benefits for the hospitalization.

This provision will not apply if the enrollee is covered under another agreement that provides benefits for the hospitalization at the time medical coverage ends, except as set forth in this section, or if the enrollee is eligible for SEBB Continuation Coverage as described in "Options for continuing SEBB medical coverage."

4. Options for continuing SEBB medical coverage

When medical coverage ends, the subscriber and their dependents covered by this medical plan may be eligible to continue SEBB medical coverage during temporary or permanent loss of eligibility.

There are three options the subscriber and their dependents may qualify for when coverage ends.

- SEBB Continuation Coverage (COBRA)
- SEBB Continuation Coverage (Unpaid Leave)
- PEBB retiree insurance coverage

A subscriber also has the right to convert to individual medical insurance coverage with the plan when continuation of group medical insurance coverage is no longer possible.

5. SEBB Continuation Coverage

The SEBB Program administers the following continuation coverage options to temporarily extend group insurance coverage when the enrollee's SEBB medical plan coverage ends due to a qualifying event:

- **SEBB Continuation Coverage (COBRA)** includes eligibility and administrative requirements under federal COBRA laws and regulations. Some enrollees who are not qualified beneficiaries under federal COBRA, may also qualify for SEBB Continuation Coverage (COBRA).
- **SEBB Continuation Coverage (Unpaid Leave)** is an option created by the SEBB Program with wider eligibility criteria and qualifying event types than COBRA.

An enrollee who qualifies for both types of SEBB Continuation Coverage (COBRA and Unpaid Leave) may enroll in only one of these options. See "Continuation coverage enrollment" and the *SEBB Continuation Coverage Election Notice.*

6. Premium payments for SEBB Continuation Coverage

If a subscriber enrolls in continuation coverage, the subscriber is responsible for timely payment of premiums and applicable premium surcharges.

7. PEBB retiree insurance coverage

A retiring school employee or a dependent becoming eligible as a survivor is eligible to continue enrollment or defer enrollment in Public Employees Benefits Board (PEBB) insurance coverage if they meet procedural and substantive eligibility requirements. See the *PEBB Retiree Enrollment Guide* for details.

8. Transitional Continuation Coverage

Non-represented educational service district (ESD) school employees and their dependents may gain temporary eligibility for SEBB benefits, on a self-pay basis, if they meet the following criteria:

- A non-represented ESD school employee and their dependents who are enrolled in medical, dental, or vision under a group plan offered by a SEBB organization on December 31, 2023, who lose eligibility because the school employee is not eligible for SEBB benefits, may elect to continue existing enrollment in one or more of the following SEBB benefits: medical, dental, or vision coverage. These benefits will be provided for a maximum of 18 months.
- A dependent of a SEBB eligible non-represented school employee of an ESD who is enrolled in medical, dental, or vision under a school employee's account on December 31, 2023, who loses eligibility because they are not an eligible dependent may continue existing enrollment for a maximum of 36 months.
- A dependent of a non-represented school employee who is continuing medical, dental, or vision coverage through an ESD on December 31, 2023, may elect to continue existing enrollment to finish out their remaining months, up to the maximum number of months authorized by Consolidated Omnibus

Budget Reconciliation Act for a similar event, by enrolling in a medical, dental, or vision plan offered through the SEBB Program.

9. Family and Medical Leave Act of 1993

A school employee on approved leave under the federal Family and Medical Leave Act (FMLA) may continue to receive the employer contribution toward SEBB benefits in accordance with the federal FMLA.

The SEBB organization or the employer group determines if the school employee is eligible for leave and the duration of the leave under FMLA. The school employee must continue to pay their monthly premium contribution and applicable premium surcharges during this period to maintain eligibility.

If a school employee exhausts the period of leave approved under FMLA, they may continue SEBB insurance coverage by self-paying the monthly premium and applicable premium surcharges set by HCA, with no contribution from the SEBB organization or the employer group. See "Options for continuing SEBB medical coverage."

10. Paid Family and Medical Leave Act

A school employee on approved leave under the Washington State Paid Family and Medical Leave (PFML) Program may continue to receive the employer contribution toward SEBB benefits. The Employment Security Department determines if the school employee is eligible for leave under PFML. The school employee must continue to pay their monthly premium contribution and applicable premium surcharges during this period to maintain eligibility.

If a school employee exhausts the period of leave approved under PFML, they may continue SEBB insurance coverage by self-paying the monthly premium and applicable premium surcharges set by HCA, with no contribution from the SEBB organization or the employer group. See "Options for continuing SEBB medical coverage."

11. Conversion of coverage

An enrollee has the right to switch from SEBB group medical to an individual conversion plan offered by this plan when they are no longer eligible to continue the SEBB group medical plan and are not eligible for Medicare or covered under another group insurance coverage that provides benefits for hospital or medical care.

An enrollee must apply for conversion coverage and pay the first month's premium no later than 31 days after their group medical plan ends or within 31 days from the date the notice of termination of coverage is received, whichever is later.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. Rates, coverage, and eligibility requirements of this conversion plan differ from those of the enrollee's current group medical plan. To receive detailed information on conversion options under this medical plan, call us at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

G. General provisions for eligibility and enrollment

1. Payment of premiums during a labor dispute

Any school employee or dependent whose monthly premiums are paid in full or in part by the SEBB organization or the employer group may pay premiums directly to HCA if the school employee's compensation is suspended or terminated directly or indirectly because of a strike, lockout, or any other labor dispute, for a period not to exceed six months.

When the school employee's compensation is suspended or terminated, HCA will notify the school employee immediately, by mail at the last address of record, that the school employee may pay premiums as they become due.

If coverage is no longer available to the school employee under this certificate of coverage, then the school employee may be eligible to purchase an individual medical plan from this plan consistent with premium rates filed with the Washington State Office of the Insurance Commissioner.

H. Appeal rights

Any current or former school employee of a SEBB organization or their dependent may appeal a decision made by the SEBB organization regarding SEBB eligibility, enrollment, or premium surcharges to the SEBB organization.

Any current or former school employee of an employer group that contracts with HCA for SEBB benefits, or their dependent may appeal a decision made by an employer group regarding SEBB eligibility, enrollment, or premium surcharges to the employer group.

Any enrollee may appeal a decision made by the SEBB Program regarding SEBB eligibility, enrollment, premium payments, or premium surcharges to the SEBB Appeals Unit.

Any enrollee may appeal a decision regarding the administration of a SEBB medical plan by following the appeal provisions of the plan, except when regarding eligibility, enrollment, and premium payment decisions.

Learn more at hca.wa.gov/sebb-appeals.

I. Relationship to law and regulations

Any provision of this certificate of coverage that is in conflict with any governing law or regulation of Washington State is hereby amended to comply with the minimum requirements of such law or regulation.

VII. 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 Enrollee 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 Enrollee should be specific and make their position clear. Most concerns can be resolved in this way.

Step 2: If the Enrollee 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 Enrollee 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 Enrollee's concern by consulting with involved staff and their supervisors, and reviewing pertinent records, relevant plan policies and the Enrollee Rights and Responsibilities statement. This process can take up to 30 days to resolve after receipt of the Enrollee's written or verbal statement.

If the Enrollee is dissatisfied with the resolution of the complaint, they may contact Member Services. Assistance is available to Enrollees 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.

VIII. Appeals

Enrollees 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 an Enrollee 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 an Enrollee's eligibility to participate in a plan, and including, a denial, reduction, or termination of, or a failure to provide or make payment, in whole or in part, for a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which the 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

Enrollees 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. **Initial Appeal**
   If the Enrollee or any representative authorized in writing by the Enrollee wishes to appeal a KFHPWAO decision to deny, modify, reduce or terminate coverage of or payment for health care services, they must submit a request for an appeal either orally or in writing to KFHPWAO's Member Appeal Department, specifying why they disagree with the decision. The appeal must be submitted within 180 days from the date of the initial denial notice. KFHPWAO will notify the Enrollee of its receipt of the request within 72 hours of receiving it. Appeals should be directed to KFHPWAO's Member Appeal Department, P.O. Box 34593, Seattle, WA 98124-1593, toll-free 1-866-458-5479.

   A party not involved in the initial coverage determination and not a subordinate of the party making the initial coverage determination will review the appeal request. KFHPWAO will then notify the Enrollee of its determination or need for an extension of time within 14 days of receiving the request for appeal. Under no circumstances will the review timeframe exceed 30 days without the Enrollee's written permission.

   For appeals involving experimental or investigational services KFHPWAO will make a decision and communicate the decision to the Enrollee in writing within 20 days of receipt of the appeal.

   There is an **expedited/urgent appeals process** in place for cases which meet criteria or where delay using the standard appeal review process will seriously jeopardize the Enrollee's life, health or ability to regain maximum function or subject the Enrollee to severe pain that cannot be managed adequately without the requested care or treatment. The Enrollee can request an expedited/urgent appeal in writing to the above address, or by calling KFHPWAO's Member Appeal Department toll-free 1-866-458-5479. The nature of the patient's condition will be evaluated by a physician and if the request is not accepted as urgent, the Enrollee will be notified in writing of the decision not to expedite and given a description on how to grieve the decision. If the request is made by the treating physician who believes the Enrollee's condition meets the definition of expedited, the request will be processed as expedited.

   The request for an expedited/urgent appeal will be processed and a decision issued no later than 72 hours after receipt of the request.

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

   If the Enrollee 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 Enrollee may be responsible for the cost of coverage received during the review period.

   The U.S. Department of Health and Human Services has designated the Washington State Office of the Insurance Commissioner's Consumer Protection Division as the health insurance consumer ombudsman. The Consumer Protection Division Office can be reached by mail at Washington State Insurance Commissioner, Consumer Protection Division, P.O. Box 40256, Olympia, WA 98504-0256 or at toll-free 1-800-562-6900. More information about requesting assistance from the Consumer Protection Division Office can be found at http://www.insurance.wa.gov/your-insurance/health-insurance/appeal/.

2. **Next Level of Appeal**
   If the Enrollee 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, or if KFHPWAO fails to adhere to the requirements of the appeals process, the Enrollee may request a second level review by an external independent review organization not legally affiliated with or controlled by KFHPWAO. KFHPWAO will notify the Enrollee 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 Enrollee. Once a decision is made through an independent review organization, the decision is final and cannot be appealed through KFHPWAO.

If the Enrollee 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 Enrollee 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.

IX. 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, an Enrollee 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 an Enrollee receives a bill for services the Enrollee believes are covered, the Enrollee 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 records, including the type of service, charges, and proof of travel to KFHPWAO, P.O. Box 30766, Salt Lake City, UT 84130-0766. 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. Enrollees will be notified in writing of such extension prior to the expiration of the initial timeframe.

X. Coordination of Benefits

The coordination of benefits (COB) provision applies when an Enrollee has health care coverage under more than one plan. Plan is defined below.

The order of benefit determination rules govern the order in which each plan will pay a claim for benefits. The plan that pays first is called the primary plan. The primary plan must pay benefits according to its policy terms without regard to the possibility that another plan may cover some expenses. The plan that pays after the primary plan is the secondary plan. In no event will a secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings.

If the Enrollee is covered by more than one health benefit plan, and the Enrollee does not know which is the primary plan, the Enrollee or the Enrollee's provider should contact any one of the health plans to verify which plan is primary. The health plan the Enrollee contacts is responsible for working with the other plan to determine which is primary and will let the Enrollee know within 30 calendar days.

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

If the Enrollee is covered by more than one health benefit plan, the Enrollee or the Enrollee's provider should file all the Enrollee's claims with each plan at the same time. If Medicare is the Enrollee's primary plan, Medicare may submit the Enrollee's claims to the Enrollee's secondary carrier.

Definitions.

A. A plan is any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for Enrollees of a Group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts. However, if COB rules do not apply to all contracts, or to all benefits in the same contract, the contract or benefit to which COB does not apply is treated as a separate plan.

   1. Plan includes: group, individual or blanket disability insurance contracts and group or individual contracts issued by health care service contractors or health maintenance organizations (HMO), closed panel plans or other forms of group coverage; medical care components of long-term care contracts, such as skilled nursing care; and Medicare or any other federal governmental plan, as permitted by law.

   2. Plan does not include: hospital indemnity or fixed payment coverage or other fixed indemnity or fixed payment coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; school accident type coverage; benefits for non-medical components of long-term care policies; automobile insurance policies required by statute to provide medical benefits; Medicare supplement policies; Medicaid coverage; or coverage under other federal governmental plans; unless permitted by law.

   Each contract for coverage under Subsection 1. or 2. is a separate plan. If a plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate plan.

B. This plan means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies, and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

C. The order of benefit determination rules determine whether this plan is a primary plan or secondary plan when the Enrollee has health care coverage under more than one plan.

   When this plan is primary, it determines payment for its benefits first before those of any other plan without considering any other plan's benefits. When this plan is secondary, it determines its benefits after those of another plan and must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal 100% of the total allowable expense for that claim. This means that when this plan is secondary, it must pay the amount which, when combined with what the primary plan paid, totals 100% of the allowable expense. In addition, if this plan is secondary, it must calculate its savings (its amount paid subtracted from the amount it would have paid had it been the primary plan) and record these savings as a benefit reserve for the covered Enrollee. This reserve must be used by the secondary plan to pay any allowable expenses not otherwise paid, that are incurred by the covered person during the claim determination period.

D. Allowable Expense. Allowable expense is a health care expense, coinsurance or copayments and without reduction for any applicable deductible, that is covered at least in part by any plan covering the person. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered

an allowable expense and a benefit paid. An expense that is not covered by any plan covering the Enrollee is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

1. The difference between the cost of a semi-private hospital room and a private hospital room is not an allowable expense, unless one of the plans provides coverage for private hospital room expenses.

2. If an Enrollee is covered by two or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement method or other similar reimbursement method, any amount in excess of the highest reimbursement amount for a specific benefit is not an allowable expense.

3. If an Enrollee is covered by two or more plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an allowable expense.

4. An expense or a portion of an expense that is not covered by any of the plans covering the person is not an allowable expense.

E. Closed panel plan is a plan that provides health care benefits to covered persons in the form of services through a panel of providers who are primarily employed by the plan, and that excludes coverage for services provided by other providers, except in cases of Emergency or referral by a panel member.

F. Custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

Order of Benefit Determination Rules.

When an Enrollee is covered by two or more plans, the rules for determining the order of benefit payments are as follows:

A. The primary plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other plan.

B. (1) Except as provided below (subsection 2), a plan that does not contain a coordination of benefits provision that is consistent with this chapter is always primary unless the provisions of both plans state that the complying plan is primary.

(2) Coverage that is obtained by virtue of membership in a Group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage is excess to any other parts of the plan provided by the contract holder. Examples include major medical coverages that are superimposed over hospital and surgical benefits, and insurance type coverages that are written in connection with a closed panel plan to provide out-of-network benefits.

C. A plan may consider the benefits paid or provided by another plan in calculating payment of its benefits only when it is secondary to that other plan.

D. Each plan determines its order of benefits using the first of the following rules that apply:

1. Non-Dependent or Dependent. The plan that covers the Enrollee other than as a Dependent, for example as an employee, member, policyholder, Subscriber or retiree is the primary plan and the plan that covers the Enrollee as a Dependent is the secondary plan. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the Enrollee as a Dependent, and primary to the plan covering the Enrollee as other than a Dependent (e.g., a retired employee), then the order of benefits between the two plans is reversed so that the plan covering the Enrollee as an

employee, member, policyholder, Subscriber or retiree is the secondary plan and the other plan is the primary plan.

2. Dependent child covered under more than one plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one plan the order of benefits is determined as follows:
   a) For a dependent child whose parents are married or are living together, whether or not they have ever been married:
      - The plan of the parent whose birthday falls earlier in the calendar year is the primary plan; or
      - If both parents have the same birthday, the plan that has covered the parent the longest is the primary plan.
   b) For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:
      i. If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods commencing after the plan is given notice of the court decree;
      ii. If a court decree states one parent is to assume primary financial responsibility for the dependent child but does not mention responsibility for health care expenses, the plan of the parent assuming financial responsibility is primary;
      iii. If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of a) above determine the order of benefits;
      iv. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subsection a) above determine the order of benefits; or
      v. If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:
         - The plan covering the custodial parent, first;
         - The plan covering the spouse of the custodial parent, second;
         - The plan covering the non-custodial parent, third; and then
         - The plan covering the spouse of the non-custodial parent, last.
   c) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the provisions of Subsection a) or b) above determine the order of benefits as if those individuals were the parents of the child.

3. Active employee or retired or laid-off employee. The plan that covers an Enrollee as an active employee, that is, an employee who is neither laid off nor retired, is the primary plan. The plan covering that same Enrollee as a retired or laid off employee is the secondary plan. The same would hold true if an Enrollee is a Dependent of an active employee and that same Member is a Dependent of a retired or laid-off employee. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section D.1. can determine the order of benefits.

4. COBRA or State Continuation Coverage. If an Enrollee whose coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the Enrollee as an employee, member, Subscriber or retiree or covering the Enrollee as a Dependent of an employee, member, Subscriber or retiree is the primary plan and the COBRA or state or other federal continuation coverage is the secondary plan. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section D.1. can determine the order of benefits.

5. Longer or shorter length of coverage. The plan that covered the Enrollee as an employee, member, Subscriber or retiree longer is the primary plan and the plan that covered the Enrollee the shorter period of time is the secondary plan.

6. If the preceding rules do not determine the order of benefits, the allowable expenses must be shared equally between the plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

Effect on the Benefits of this Plan.
When this plan is secondary, it must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal one hundred percent of the total allowable expense for that claim. However, in no event shall the secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings. In no event should the Enrollee be responsible for a deductible amount greater than the highest of the two deductibles.

Right to Receive and Release Needed Information.
Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. KFHPWAO may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the Enrollee claiming benefits. KFHPWAO need not tell, or get the consent of, any Enrollee to do this. Each Enrollee claiming benefits under this plan must give KFHPWAO any facts it needs to apply those rules and determine benefits payable.

Facility of Payment.
If payments that should have been made under this plan are made by another plan, KFHPWAO has the right, at its discretion, to remit to the other plan the amount it determines appropriate to satisfy the intent of this provision. The amounts paid to the other plan are considered benefits paid under this plan. To the extent of such payments, KFHPWAO is fully discharged from liability under this plan.

Right of Recovery.
KFHPWAO has the right to recover excess payment whenever it has paid allowable expenses in excess of the maximum amount of payment necessary to satisfy the intent of this provision. KFHPWAO may recover excess payment from any person to whom or for whom payment was made or any other issuers or plans.

Questions about Coordination of Benefits? Contact the State Insurance Department.

Effect of Medicare.
Medicare primary/secondary payer guidelines and regulations will determine primary/secondary payer status and will be adjudicated by KFHPWAO as set forth in this section. KFHPWAO will pay primary to Medicare when required by federal law. When Medicare, Part A and Part B or Part C are primary, Medicare's allowable amount is the highest allowable expense.

When a Preferred In-Network Provider renders care to an Enrollee who is eligible for Medicare benefits, and Medicare is deemed to be the primary bill payer under Medicare secondary payer guidelines and regulations, KFHPWAO will seek Medicare reimbursement for all Medicare covered services.

When an Enrollee, who is a Medicare beneficiary and for whom Medicare has been determined to be the primary bill payer under Medicare secondary payer guidelines and regulations, seeks care from Out-of-Network Providers, KFHPWAO has no obligation to provide any benefits except as specifically outlined in the Out-of-Network option under Section IV.

XI. Subrogation and Reimbursement Rights

The benefits under this EOC will be available to an Enrollee for injury or illness caused by another party, subject to the exclusions and limitations of this EOC. If KFHPWAO provides benefits under this EOC for the treatment of the injury or illness, KFHPWAO will be subrogated to any rights that the Enrollee may have to recover compensation or damages related to the injury or illness and the Enrollee shall reimburse KFHPWAO for all benefits provided, from any amounts the Enrollee 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 KFHPWAO's subrogation and reimbursement rights.

"Injured Person" under this section means an Enrollee covered by the EOC who sustains an injury or illness and any spouse, dependent or other person or entity that may recover on behalf of such Enrollee including the estate of the Enrollee and, if the Enrollee is a minor, the guardian or parent of the Enrollee. When referred to in this section, "KFHPWAO's Medical Expenses" means the expenses incurred and the value of the benefits provided by KFHPWAO under this EOC for 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, KFHPWAO shall have the right to recover KFHPWAO'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." KFHPWAO shall be subrogated to and may enforce all rights of the Injured Person to the full extent of KFHPWAO's Medical Expenses.

By accepting benefits under this plan, the Injured Person also specifically acknowledges KFHPWAO's right of reimbursement. This right of reimbursement attaches when this KFHPWAO 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. KFHPWAO's right of reimbursement is cumulative with and not exclusive of its subrogation right and KFHPWAO may choose to exercise either or both rights of recovery.

In order to secure KFHPWAO's recovery rights, the Injured Person agrees to assign KFHPWAO 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 KFHPWAO to pursue any claim the Injured Person may have, whether or not they choose to pursue the claim.

KFHPWAO'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.

Subject to the above provisions, 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, KFHPWAO's Medical Expenses are secondary, not primary.

The Injured Person and their agents shall cooperate fully with KFHPWAO in its efforts to collect KFHPWAO's Medical Expenses. This cooperation includes, but is not limited to, supplying KFHPWAO 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 KFHPWAO 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 KFHPWAO's right to reimbursement or subrogation as requested by KFHPWAO and shall inform KFHPWAO of any settlement or other payments relating to the Injured Person's injury. The Injured Person and their agents shall permit KFHPWAO, at KFHPWAO'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 KFHPWAO's subrogation and reimbursement rights. The Injured Person shall promptly notify KFHPWAO of any tentative settlement with a third party and shall not settle a claim without protecting KFHPWAO's interest. The Injured Person shall provide 21 days advance notice to KFHPWAO 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 KFHPWAO in recovery

of KFHPWAO's Medical Expenses, and such failure prejudices KFHPWAO's subrogation and/or reimbursement rights, the Injured Person shall be responsible for directly reimbursing KFHPWAO for 100% of KFHPWAO'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 KFHPWAO's right of reimbursement or subrogation, the Injured Person agrees to hold such monies in trust or in a separate identifiable account until KFHPWAO's subrogation and reimbursement rights are fully determined and that KFHPWAO has an equitable lien over such monies to the full extent of KFHPWAO's Medical Expenses and/or the Injured Person agrees to serve as constructive trustee over the monies to the extent of KFHPWAO'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 KFHPWAO's rights of subrogation or reimbursement will be personally liable to KFHPWAO for the amounts so distributed.

If reasonable collections costs have been incurred by an attorney for the Injured Person in connection with obtaining recovery, KFHPWAO will reduce the amount of reimbursement to KFHPWAO by the amount of an equitable apportionment of such collection costs between KFHPWAO and the Injured Person. This reduction will be made only if each of the following conditions has been met: (i) KFHPWAO receives a list of the fees and associated costs before settlement and (ii) the Injured Person's attorney's actions were directly related to securing recovery for the Injured Party.

To the extent the provisions of this Subrogation and Reimbursement section are deemed governed by ERISA, implementation of this section shall be deemed a part of claims administration and KFHPWAO shall therefore have discretion to interpret its terms.

XII. Definitions

Allowance	The maximum amount payable by KFHPWAO for certain Covered Services.
Allowed Amount	The amount that is reimbursable to the provider and includes payments by KFHPWAO, the Enrollee, and other third-party payers, as applicable. (1) For providers who have contracted with KFHPWAO: the amount these providers have agreed to accept as payment in full for a service. (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 In-Network Provider if such service is not included in the Medicare fee schedule. 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. For all charges from providers who have not contracted with KFHPWAO under Summit PPO, Enrollees may be required to pay any difference between the charge for services and the Allowed Amount, except for 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.
Annual Open Enrollment	A period of time defined by HCA when a Subscriber may change to another health plan offered by the SEBB Program and make certain other account changes for an effective date beginning January 1 of the following year.
Continuation Coverage	Temporary continuation of SEBB benefits available to Enrollees under the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Uniformed Services Employment and Reemployment Rights Act (USERRA), or SEBB policies.
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 an Enrollee 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 Enrollee is liable. Cost Share includes Copayments, coinsurances and Deductibles.
Covered Services	The services for which an Enrollee is entitled to coverage in the Evidence of Coverage.
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 an Enrollee is required to pay for certain Covered Services before benefits are payable.
Dependent	Any member of a Subscriber's family who meets all applicable eligibility requirements as described in the "Dependent Eligibility" section of this EOC, is enrolled hereunder and for whom the premium has been paid.
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 layperson 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 Enrollee's health, or if the Enrollee is pregnant, the health of her unborn child, in serious jeopardy, or any other situations which would be considered an emergency under applicable federal or state law.
Enrollee	Any enrolled Subscriber or Dependent.
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	Enrollee must have had at least one in-person appointment or at least one real-time interactive appointment using both audio and visual technology in the past year, 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 KFHPWA. Or the Enrollee was referred to the provider providing audio-only telemedicine by a provider who they have had an in-person appointment within the past year.
Evidence of Coverage	The Evidence of Coverage is a statement of benefits, exclusions and other provisions as set forth in the Group medical coverage agreement between KFHPWAO and the Group.
Family Unit	A Subscriber and all their Dependents.
Group	An employer, union, welfare trust or bona-fide association which has entered into a Group medical coverage agreement with KFHPWAO.
Health Care Authority (HCA)	The Washington State agency that administers the PEBB and SEBB Programs.
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. Enrollees 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 an Enrollee 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 Enrollee, 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 Enrollee; (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 Enrollee'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 Enrollee'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).
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 EOC, Out-of-Network Providers do not include individuals employed by or under contract with KFHPWAO's Summit PPO Network or who provide a service or treat Enrollees outside the scope of their licenses.
Out-of-pocket Expenses	Those Cost Shares paid by the Subscriber or Enrollee 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 Subscriber 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 Section IV.
Plan Coinsurance	The percentage amount the Enrollee is required to pay for Covered Services received.
Preferred In-Network 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 Summit PPO Network.
Preauthorization	An approval by KFHPWAO that entitles an Enrollee 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 EOC. Benefits do not require Preauthorization, except as noted under Section IV. Enrollees who have a complex or serious medical or psychiatric condition may receive a standing Preauthorization for specialty care provider services.
Preferred In-Network & In-Network Provider	A provider who is employed by Kaiser Foundation Health Plan of Washington or Washington Permanente Medical Group, P.C., or contracted with the Summit PPO Network to provide primary care services to Enrollees and any other health care professional or provider with whom the Summit PPO Network has contracted to provide health care services to Enrollees 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.
Private Duty Nursing (or 24-hour nursing care)	The hiring of a nurse by a family or Enrollee 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.
Public Employees Benefits Board (PEBB)	A group of representatives, appointed by the governor, who approves insurance benefit plans for employees and their dependents, and establishes eligibility criteria for participation in insurance benefit plans.

Public Employees Benefits Board (PEBB) Program	Is the HCA program that administers PEBB benefit eligibility and enrollment.
Summit PPO 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.
School Employees Benefits Board (SEBB)	A group of representatives, appointed by the governor, who designs and approves insurance benefit plans for school employees and their dependents, and establishes eligibility criteria for participation in insurance benefit plans.
School Employees Benefits Board (SEBB) Organization	A public school district or educational service district or charter school established under Washington state statute that is required to participate in benefit plans provided by the School Employees Benefits Board (SEBB).
School Employees Benefits Board (SEBB) Program	Is the program within HCA that administers insurance and other benefits for eligible school employees and eligible dependents.
Service Area	Washington counties of King, Kitsap, Pierce, Snohomish, Spokane, Thurston.
Subscriber	A school employee or continuation coverage Enrollee who has been determined eligible and is enrolled in this plan, and is the individual to whom the SEBB Program or Kaiser will issue notices, information, requests, and premium bills on behalf of an Enrollee.
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.