



# PEBB Program Plan Comparison

## 2025 Kaiser Foundation Health Plan of the Northwest

Choosing a plan that works for you is important, but it doesn't have to be complicated.

### Look for convenience:

- Most of our locations let you see your doctor, get lab work or X-rays, and pick up a prescription – all in one trip.
- Skip the trip to your doctor's office with video visits,<sup>1</sup> e-visits, and the option to email your doctor's office with nonurgent questions.<sup>2,3</sup>

### With plan designs that fit your needs:

- Find a plan that helps fit your needs. Our plan options let you decide whether you prefer a higher monthly premium with lower costs when you receive care or a lower monthly premium with higher costs when you receive care.
- Our coordinated care teams, advanced technology, and preventive focus help provide more effective care.

### Member cost shares for virtual services

Services	Classic	CDHP
Email	\$0	\$0
E-visit	\$0	\$0 after deductible
Phone visit	\$0	\$0 after deductible
Video visit	\$0	\$0 after deductible

[kp.org/wa/pebb](https://kp.org/wa/pebb)

### Look for high-quality care:

- We have a large and diverse multispecialty medical group, so we'll find you a specialist when you need one.
- Our integrated system helps your doctor, nurses, and specialists work together to help keep you healthy. They're connected to each other, and you, through your electronic health record.

### Look for resources on our website: [kp.org/wa/pebb](https://kp.org/wa/pebb)

- Learn more about Kaiser Permanente and see what it's like being a member. Experience how we make health care simpler and more convenient.
- View plan documents, including enrollment materials, benefit summaries, healthy resources, and more.

### We're here to help if you have more questions:

1-800-813-2000 (TTY 711)

1-800-324-8010 (language interpretation services)

Monday through Friday, 8 a.m. to 6 p.m.

See reverse to compare our medical plan options.

HCA | Health Care Authority  
Public Employees Benefits Board

 KAISER PERMANENTE®

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.  
500 NE Multnomah St., Suite 100, Portland, OR 97232.

## PEBB SUMMARY OF MEDICAL BENEFITS FOR 2025

Plan benefits	Classic	CDHP
	You pay	You pay
Annual deductible	\$300/individual <sup>4</sup> \$900/family <sup>5</sup>	\$1,650/individual <sup>4</sup> \$3,300/family <sup>5</sup>
Annual out-of-pocket maximum	\$2,500/individual <sup>4</sup> \$5,000/family <sup>5</sup>	\$5,100/individual <sup>4</sup> \$10,200/family <sup>5</sup>
Preventive care services	\$0	\$0
Primary care office visit	\$25 ages 18+ \$0 ages 0-17	\$20* ages 18+ \$0* ages 0-17
Prenatal office visit	\$0	\$0
Specialist office visit	\$35	\$30*
Outpatient surgery, emergency room, and hospital inpatient care	15%*	15%*
Physical, speech, and occupational therapies (60 visits per year)	\$35	\$30*
Urgent care visit	\$45	\$40*
Lab/X-ray/diagnostics	\$10	15%*
Prescription drugs: Mail-order pharmacy is available at 2 copays for a 90-day supply. <sup>6</sup>	\$15 generic \$40 preferred brand \$75 non-preferred brand 50% up to \$150 specialty	\$15* generic \$40* preferred brand \$75* non-preferred brand 50% up to \$150* specialty
Chiropractic <sup>7</sup>	\$35	\$30*
Acupuncture <sup>7</sup>	\$35	\$30*
Naturopathy	\$25 ages 18+ \$0 ages 0-17	\$20* ages 18+ \$0* ages 0-17
Massage therapy <sup>8</sup>	\$25	\$25*
Hearing aids (\$3,000 allowance per ear every 36 months)	\$0, then any amount by which price exceeds allowance	\$0 after meeting \$1,650 of the self-only deductible or \$3,300 of the individual family member or family deductible, then any amount by which price exceeds allowance

\*You pay charges for services when you receive them until you meet your deductible. After your deductible is met, you pay only your copay or cost share for services.

<sup>1</sup>To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you have a consumer-directed health plan (CDHP), you will need to pay the full charges for e-visits, phone visits, and video visits until you reach your deductible. Once you reach your deductible, your copay is \$0 for scheduled e-visits, phone visits, and video visits.

<sup>2</sup>When appropriate and available.

<sup>3</sup>These features are available when you get care at a Kaiser Permanente facility.

<sup>4</sup>For subscriber-only coverage per year.

<sup>5</sup>For a family of 2 or more members per year.

<sup>6</sup>Most specialty drugs are not available for mail order. Copay incentive does not apply.

<sup>7</sup>Preauthorization required after first 12 visits. To be covered by your benefit, you must receive care from a provider in our service area who is part of The CHP Group network. Visit [chpgroup.com](http://chpgroup.com) to find a provider.

<sup>8</sup>Massage therapy is limited to 12 visits per year. No referral is required. To be covered by your benefit, you must receive care from a provider in our service area who is part of The CHP Group network. Visit [chpgroup.com](http://chpgroup.com) to find a provider.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your *Evidence of Coverage (EOC)* or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.