MONTHLY PREMIUM

Premium Due Date is last day of the month preceding the month of membership.

For renewing Members, the Premium amount you pay is based on each Member’s age as of January 1, 2018. For new Members, the Premium amount you pay is based on each Member’s age on the effective date of their enrollment in 2018.

If you enroll more than three children under age 21 in one family account, we charge Premium only for the three oldest children.

### Premium

<table>
<thead>
<tr>
<th>Member Age</th>
<th>Clark County Individual Member</th>
<th>Cowlitz County Individual Member</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Tobacco User</td>
<td>Individual Member</td>
</tr>
<tr>
<td>14 and under</td>
<td>$173.11</td>
<td>$173.11</td>
</tr>
<tr>
<td>15</td>
<td>$188.50</td>
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<tr>
<td>16</td>
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<tr>
<td>17</td>
<td>$200.27</td>
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<tr>
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<td>$206.60</td>
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<tr>
<td>19</td>
<td>$212.94</td>
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<tr>
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<td>$226.29</td>
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<tr>
<td>Member Age</td>
<td>Clark County Individual Member Non-Tobacco User</td>
<td>Clark County Individual Member Tobacco User</td>
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<tr>
<td>64+</td>
<td>$678.87</td>
<td>$814.64</td>
</tr>
</tbody>
</table>

**EFFECTIVE DATE:** January 1, 2018 through December 31, 2018

Kaiser Foundation Health Plan of the Northwest
Janet O'Hollaren
Interim President, Kaiser Foundation Health Plan & Hospitals of the Northwest
Kaiser Permanente Individuals and Families
Deductible Plan
Evidence of Coverage

Group Number: 20003
This Evidence of Coverage is effective January 1, 2018, through December 31, 2018.

READ THIS EVIDENCE OF COVERAGE CAREFULLY. IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THE INFORMATION IN THIS EVIDENCE OF COVERAGE. YOUR HEALTH PLAN COVERAGE UNDER THIS PLAN MAY BE DIFFERENT FROM THE HEALTH PLAN COVERAGE WITH WHICH YOU ARE FAMILIAR. IF YOU HAVE ANY QUESTIONS ABOUT YOUR COVERAGE, PLEASE CALL US.

10 DAY CANCELLATION POLICY:
If you are not satisfied with this Evidence of Coverage for any reason, you can rescind the contract and cancel the coverage within 10 days of the date of delivery by notifying and returning this Evidence of Coverage to us. If you cancel the coverage, your Premium and other payments, if any, will be refunded, and your coverage will be void from the beginning. As a result, you will be charged as a non-Member for Services and benefits you received during the period to which the refund applies. If we do not pay the refund within 30 days from the date that this Evidence of Coverage is returned, an additional 10 percent will be added to the refund.

Member Services
Monday through Friday (except holidays)
8 a.m. to 6 p.m.
Portland area ...........503-813-2000
All other areas........1-800-813-2000
TTY
All areas.................711
Language interpretation services
All areas.................1-800-324-8010
kp.org
DEDUCTIBLE PLAN BENEFIT SUMMARY
KP WA BRONZE 5000/50 with Pediatric Dental
This “Benefit Summary,” which is part of the Evidence of Coverage (EOC), is a summary of answers to the most frequently asked questions about benefits. This summary does not fully describe benefits, limitations, or exclusions. To see complete explanations of what is covered for each benefit, including exclusions and limitations, and for additional benefits that are not included in this summary, please refer to the “Benefits,” “Exclusions and Limitations,” and “Reductions” sections of this EOC. Exclusions, limitations and reductions that apply to all benefits are described in the “Exclusions and Limitations” and “Reductions” sections of this EOC.

<table>
<thead>
<tr>
<th>Deductible</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For one Member per Year</td>
<td>$5,000</td>
</tr>
<tr>
<td>For an entire Family per Year</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Out-of-Pocket Maximum</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For one Member per Year</td>
<td>$7,350</td>
</tr>
<tr>
<td>For an entire Family per Year</td>
<td>$14,700</td>
</tr>
</tbody>
</table>

(Note: All Deductible, Copayments, and Coinsurance amounts count toward the Out-of-Pocket Maximum, unless otherwise indicated.)

<table>
<thead>
<tr>
<th>Preventive Care Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine preventive physical exam (includes adult, well baby, and well child)</td>
<td>$0</td>
</tr>
<tr>
<td>Immunizations</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive tests</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outpatient Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care visit (includes routine OB/GYN visits and medical office visits, health education Services, and diabetic outpatient self-management training and education, including medical nutrition therapy)</td>
<td>First two visits per Year at $50 not subject to the Deductible, remaining visits at 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Specialty care visit (includes routine hearing exams, health education Services and diabetic outpatient self-management training and education, including medical nutrition therapy)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>TMJ therapy visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Nurse treatment room visits to receive injections</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Administered medications, including injections (all outpatient settings)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Urgent Care visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Emergency department visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Outpatient surgery visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Chemotherapy/radiation therapy visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Respiratory therapy visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Cardiac rehabilitative therapy visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Service Type</td>
<td>You Pay</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Services</strong></td>
<td>Room and board, surgery, anesthesia, X-ray, imaging, laboratory, and drugs 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Acupuncture Services</strong></td>
<td>Self-referred acupuncture (after 12 visits, additional visits require prior authorization) 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Physician-referred acupuncture 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Ambulance Services</strong></td>
<td>Per transport 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Chemical Dependency Services</strong></td>
<td>Outpatient Services 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Inpatient hospital Services 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Residential Services 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Day treatment Services 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Dialysis Services</strong></td>
<td>Outpatient dialysis visit 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Home dialysis $0</td>
</tr>
<tr>
<td><strong>External Prosthetic Devices and Orthotic Devices</strong></td>
<td>External Prosthetic Devices and Orthotic Devices 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Habilitative Services</strong></td>
<td>Outpatient Services (Limited to 25 visits combined physical, speech, and occupational therapies per Year; additional 25 visits per Year for neurological conditions.) 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td></td>
<td>Inpatient Services (Limited to 30 days per Year.) 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Home Health Services</strong></td>
<td>Home health (up to 130 visits per Year) 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Hospice Services</strong></td>
<td>Hospice Services (inpatient or outpatient respite care limited to a maximum of 14 days per lifetime) $0</td>
</tr>
<tr>
<td></td>
<td>Palliative and comfort care $0</td>
</tr>
<tr>
<td><strong>Infertility Services</strong></td>
<td>Diagnosis office visit 50% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Diagnosis laboratory procedures 50% Coinsurance</td>
</tr>
<tr>
<td><strong>Maternity and Newborn Care</strong></td>
<td>Scheduled prenatal care and first postpartum visit $0</td>
</tr>
<tr>
<td></td>
<td>Inpatient hospital Services 40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Service Description</td>
<td>You Pay</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>Home birth obstetrical care and delivery</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Medical Foods and Formula</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Medical foods and formula</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Mental Health Services</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Intensive outpatient Services</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Assertive Community Treatment (ACT) Services</td>
<td>$0</td>
</tr>
<tr>
<td>Inpatient hospital Services</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Residential Services</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Naturopathic Medicine</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Physician-referred evaluation and treatment</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Out-of-Area Coverage for Dependents</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Limited office visits, diagnostic X-rays, and prescription drug fills as described in the EOC under “Out-of-Area Coverage for Dependents” in the “How to Obtain Services” section.</td>
<td>20% of the actual fee the provider, facility, or vendor charged for the Service</td>
</tr>
<tr>
<td><strong>Outpatient Durable Medical Equipment (DME)</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Outpatient Durable Medical Equipment (DME)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Enteral pump and supplies; CADD (continuous ambulatory drug delivery) pumps; osteogenic bone stimulators; osteogenic spine stimulators; and ventilators</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures</strong></td>
<td>You Pay</td>
</tr>
<tr>
<td>Laboratory</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Genetic testing</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>X-ray, imaging, and special diagnostic procedures</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>CT, MRI, PET scans</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td><strong>Outpatient Prescription Drugs and Supplies</strong></td>
<td>You Pay</td>
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<tr>
<td>Certain self-administered IV drugs, fluids, additives, and nutrients including the supplies and equipment required for their administration</td>
<td>$0</td>
</tr>
<tr>
<td>Lancets and injection aids</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Oral chemotherapy medications used for the treatment of cancer</td>
<td>$0</td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$25 for up to a 30 day supply after Deductible</td>
</tr>
<tr>
<td>Generic Drugs from our Mail-Delivery Pharmacy</td>
<td>$25 for up to a 30 day supply after Deductible</td>
</tr>
<tr>
<td></td>
<td>$50 for a 31- to 90-day supply after Deductible</td>
</tr>
<tr>
<td>Service</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Preferred Brand-Name Drugs or supplies</td>
<td>50% Coinsurance for up to a 30-day supply after Deductible</td>
</tr>
<tr>
<td>Preferred Brand-Name Drugs or supplies from our Mail-Delivery Pharmacy</td>
<td>50% Coinsurance for up to a 30-day supply after Deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand-Name Drugs or supplies</td>
<td>50% Coinsurance for up to a 30-day supply after Deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand-Name Drugs or supplies from our Mail-Delivery Pharmacy</td>
<td>50% Coinsurance for a 31- to 90-day supply after Deductible</td>
</tr>
<tr>
<td>FDA approved contraceptive drugs or devices</td>
<td>$0 not subject to any Deductible</td>
</tr>
<tr>
<td>Specialty Drugs or supplies</td>
<td>50% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Pediatric Vision Services (covered until the end of the month in which Member turns 19 years of age)</td>
<td>You Pay</td>
</tr>
<tr>
<td>Routine vision screening</td>
<td>$0</td>
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<tr>
<td>Comprehensive eye exam (limited to one exam per Year)</td>
<td>$0</td>
</tr>
<tr>
<td>Low vision evaluation and/or follow up exams (evaluations limited to once every five years; follow up exams limited to four exams every five years)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Eyeglasses (limited to one pair per Year)</td>
<td>$0</td>
</tr>
<tr>
<td>Conventional or disposable contact lenses in lieu of eyeglasses (limited to one pair per Year for conventional contact lenses or up to a 12-month supply of disposable contact lenses per Year)</td>
<td>$0</td>
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<tr>
<td>Medically Necessary contact lenses (limited to one pair per Year, prior authorization required)</td>
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<tr>
<td>Low vision aids (limited to one device per Year, prior authorization required)</td>
<td>$0</td>
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<tr>
<td>Reconstructive Surgery Services</td>
<td>You Pay</td>
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<tr>
<td>Inpatient hospital Services</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Outpatient surgery visit</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Rehabilitative Therapy Services (Visit or day maximums do not apply to rehabilitative therapy Services for treatment of mental health conditions.)</td>
<td>You Pay</td>
</tr>
<tr>
<td>Outpatient Services (Limited to 25 visits combined physical, speech, and occupational therapies per Year; additional 25 visits per Year for neurological conditions.)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Inpatient Services (Limited to 30 days per Year.)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Skilled Nursing Facility Services</td>
<td>You Pay</td>
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<tr>
<td>Inpatient skilled nursing Services (up to 60 days per Year)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Spinal and Extremity Manipulation Therapy Services</td>
<td>You Pay</td>
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<tr>
<td>--------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Self-referred Spinal and Extremity Manipulation therapy (after 10 visits, additional visits require prior authorization)</td>
<td>40% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Physician-referred Spinal and Extremity Manipulation therapy</td>
<td>40% Coinsurance after Deductible</td>
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<table>
<thead>
<tr>
<th>Transplant Services</th>
<th>You Pay</th>
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<tbody>
<tr>
<td>Inpatient hospital Services</td>
<td>40% Coinsurance after Deductible</td>
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<thead>
<tr>
<th>Dependent Limiting Age</th>
<th>Limiting Age</th>
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<tr>
<td>Dependent Limiting Age</td>
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<table>
<thead>
<tr>
<th>Pediatric Dental Services</th>
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<table>
<thead>
<tr>
<th>Pediatric Dental Services (covered until the end of the month in which Member turns 19 years of age)</th>
<th>Participating Dental Provider</th>
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<table>
<thead>
<tr>
<th>Preventive and Diagnostic Services (Not subject to the Deductible)</th>
<th>You Pay</th>
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</thead>
<tbody>
<tr>
<td>Oral exams</td>
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<tr>
<td>X-rays</td>
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<tr>
<td>Teeth cleaning</td>
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<tr>
<td>Fluoride treatments</td>
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</tr>
<tr>
<td>Sealants</td>
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</tr>
<tr>
<td>Space maintainers</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Minor Restorative Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple extractions</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Routine fillings</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Restorations (composite/acrylic and steel)</td>
<td>50% Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Endodontic Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Root canal, related therapy, including diagnosis and evaluation</td>
<td>50% Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Periodontic Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosis and evaluation</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Scaling and root planing</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Treatment of gum disease</td>
<td>50% Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Oral Surgery Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical tooth extraction including diagnosis and evaluation</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Major oral surgery</td>
<td>50% Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Pediatric Dental Services (Not subject to the Deductible)</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>House/extended care facility calls and hospital calls</td>
<td>$0</td>
</tr>
<tr>
<td>Night guards</td>
<td>10% Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nitrous oxide</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children age 13 years and older</td>
<td>$25</td>
</tr>
<tr>
<td>Children age 12 years and younger</td>
<td>$0</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Major Restorative Services</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Noble metal gold or porcelain crowns</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Inlays</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Service Description</td>
<td>Payment Description</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Bridge abutments</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Pontics</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td><strong>Removable Prosthodontic Services</strong></td>
<td><strong>You Pay</strong></td>
</tr>
<tr>
<td>Full and partial dentures</td>
<td>50% Coinsurance</td>
</tr>
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<td>Relines</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>Rebases</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td><strong>You Pay</strong></td>
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<tr>
<td>Medically necessary orthodontics (diagnosis of cleft palate/lip)</td>
<td>50% Coinsurance</td>
</tr>
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<td><strong>Emergency Dental Care</strong></td>
<td><strong>You Pay</strong></td>
</tr>
<tr>
<td>From Participating Dental Providers</td>
<td>Deductible, Copayment, or Coinsurance that normally apply for non-emergency dental care Services</td>
</tr>
<tr>
<td>From Non-Participating Dental Providers outside the Service Area</td>
<td>Deductible, Copayment, or Coinsurance that normally apply for non-emergency dental care Services, plus amounts that exceed Usual and Customary Charges for qualifying claims.</td>
</tr>
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INTRODUCTION

This Evidence of Coverage (EOC), including the “Benefit Summary,” describes the health care benefits of this Kaiser Permanente Individuals and Families Deductible Plan. Members are entitled to covered Services only at Participating Facilities and from Participating Providers, except as noted in this EOC. For benefits provided under any other Plan, refer to that Plan’s evidence of coverage.

The provider network for this Deductible Plan is the Classic Complete network. In this EOC, Kaiser Foundation Health Plan of the Northwest is sometimes referred to as “Company,” “we,” “our,” or “us.” Members are sometimes referred to as “you.” Some capitalized terms have special meaning in this EOC. See the “Definitions” section for terms you should know. The benefits under this Plan are not subject to a pre-existing condition waiting period.

It is important to familiarize yourself with your coverage by reading this EOC and the “Benefit Summary” completely, so that you can take full advantage of your Plan benefits. Also, if you have special health care needs, carefully read the sections applicable to you.

Term of this EOC

Medical benefit coverage under this EOC for the effective period stated on the cover page will be provided only for the period for which Company has received the applicable Premium.

Renewal

This EOC is guaranteed renewable during the effective period subject to receipt of applicable Premium and will not be terminated, except as described in the “Termination of Membership” section.

About Kaiser Permanente

Kaiser Permanente provides or arranges for Services directly to you and your Dependents through an integrated medical care system. We, Participating Providers, and Participating Facilities work together to provide you with quality medical care Services. Our medical care program gives you access to all of the covered Services you may need, such as routine Services with your own primary care Participating Provider, inpatient hospital Services, laboratory and pharmacy Services, and other benefits described under the “Benefits” section. Plus, our preventive care programs and health education classes offer you and your Family ways to help protect and improve your health.

We provide covered Services to you using Participating Providers and Participating Facilities except as described under the following sections:

- “Referrals to Non-Participating Providers and Non-Participating Facilities” in the “How to Obtain Services” section.
- “Emergency, Post-Stabilization, and Urgent Care” section.
- Limited coverage for Members as described under “Receiving Care in Another Kaiser Foundation Health Plan Service Area” and “Out-of-Area Coverage for Dependents” in the “How to Obtain Services” section.
- “Ambulance Services” in the “Benefits” section.
- “Pediatric Dental Services” in the “Benefits” section.

For more information, see the “How to Obtain Services” section or contact Member Services. If you would like additional information about your benefits, other products or Services, please call Member Services or you may also e-mail us by registering at kp.org.
DEFINITIONS

The following terms, when capitalized and used in any part of this EOC, mean:

**Allowed Amount.** The lower of the following amounts:

- The actual fee the provider, facility, or vendor charged for the Service.
- 160 percent of the Medicare fee for the Service, as indicated by the applicable Current Procedural Terminology (CPT) code or Healthcare Common Procedure Coding System (HCPCS) code shown on the current Medicare fee schedule. The Medicare fee schedule is developed by the Centers for Medicare and Medicaid Services (CMS) and adjusted by Medicare geographical practice indexes. When there is no established CPT or HCPCS code indicating the Medicare fee for a particular Service, the Allowed Amount is 70 percent of the actual fee the provider, facility, or vendor charged for the Service.

**Alternative Care.** Services provided by an East Asian medicine practitioner or naturopath.

**Benefit Summary.** A section of this EOC which provides a brief description of your medical Plan benefits and what you pay for covered Services.

**Charges.** Charges means the following:

- For Services provided by Medical Group, Kaiser Foundation Hospitals, and Permanente Dental Associates, PC, the charges in Company’s schedule of charges for Services provided to Members.
- For Services for which a provider or facility (other than Medical Group, Kaiser Foundation, or Permanente Dental Associates, PC) is compensated on a capitation basis, the charges in the schedule of charges that Company negotiates with the capitated provider.
- For items obtained at a pharmacy owned and operated by Kaiser Permanente, the amount the pharmacy would charge a Member for the item if the Member’s benefit Plan did not cover the pharmacy item. (This amount is an estimate of: the cost of acquiring, storing, and dispensing drugs, the direct and indirect costs of providing pharmacy Services to Members, and the pharmacy program’s contribution to the net revenue requirements of Company.)
- For all other Services, the payments that Company makes for Services (or, if Company subtracts Deductible, Copayment, or Coinsurance from its payment, the amount Company would have paid if it did not subtract the Deductible, Copayment, or Coinsurance).

**Chemical Dependency.** An illness characterized by a physiological or psychological dependency, or both, on a controlled substance and/or alcoholic beverages. It is further characterized by a frequent or intense pattern of pathological use to the extent the user exhibits a loss of self-control over the amount and circumstances of use; develops symptoms of tolerance or physiological and/or psychological withdrawal if use of the controlled substance or alcoholic beverage is reduced or discontinued; and the user’s health is substantially impaired or endangered or his or her social or economic function is substantially disrupted.

**Coinsurance.** The percentage of Charges that you must pay when you receive a covered Service.

**Company.** Kaiser Foundation Health Plan of the Northwest, an Oregon nonprofit corporation. This EOC sometimes refers to our Company as “we,” “our,” or “us.”

**Copayment.** The defined dollar amount that you must pay when you receive a covered Service.

**Creditable Coverage.** Prior health care coverage as defined in 42 U.S.C. 300gg as amended. Creditable Coverage includes most types of group and non-group health coverage.

**Deductible.** The amount you must pay for certain Services you receive in a Year before we will cover those Services, subject to any applicable Copayment or Coinsurance, in that Year.

**Dental Provider Directory.** The Dental Provider Directory lists Participating Dental Providers, includes addresses, maps, and telephone numbers for Participating Dental Offices, and provides general information
about getting dental care at Kaiser Permanente. After you enroll, you will receive a flyer that explains how you may either download an electronic copy of the Dental Provider Directory or request that the Dental Provider Directory be mailed to you.

Dentally Necessary. A Service that, in the judgment of a Participating Dentist, is required to prevent, diagnose, or treat a dental condition. A Service is Dentally Necessary only if a Participating Dentist determines that its omission would adversely affect your dental health and its provision constitutes a dentally appropriate course of treatment for you in accord with generally accepted professional standards of practice that are consistent with a standard of care in the dental community and in accordance with applicable law.

Dentist. Any licensed doctor of dental science (DDS) or doctor of medical dentistry (DMD).

Dependent. A Member who meets the eligibility requirements for a Dependent as described in the “Who Is Eligible” section.

Dependent Limiting Age. The “Premium, Eligibility, and Enrollment” section requires that most types of Dependents (other than Spouses) be under the Dependent Limiting Age in order to be eligible for membership. The “Benefit Summary” shows the Dependent Limiting Age.

Durable Medical Equipment (DME). Non-disposable supply or item of equipment that is able to withstand repeated use, primarily and customarily used to serve a medical purpose and generally not useful to you if you are not ill or injured.

Emergency Dental Care. Dentally Necessary Services to treat Emergency Dental Conditions.

Emergency Dental Condition. A dental condition, or exacerbation of an existing dental condition, occurring suddenly and unexpectedly, involving injury, swelling, bleeding, or extreme pain in or around the teeth and gums that would lead a prudent layperson possessing an average knowledge of health and medicine to reasonably expect that immediate dental attention is needed.

Emergency Medical Condition. A medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

- Placing the person’s health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy.
- Serious impairment to bodily functions.
- Serious dysfunction of any bodily organ or part.

Emergency Services. All of the following with respect to an Emergency Medical Condition:

- A medical screening examination (as required under the Emergency Medical Treatment and Active Labor Act) that is within the capability of the emergency department of a hospital, including ancillary services and patient observation, routinely available to the emergency department to evaluate the Emergency Medical Condition.
- Within the capabilities of the staff and facilities available at the hospital, the further medical examination and treatment that the Emergency Medical Treatment and Active Labor Act requires to Stabilize the patient.


Essential Health Benefits. Essential Health Benefits means benefits that the U.S. Department of Health and Human Services (HHS) Secretary defines as essential health benefits. Essential Health Benefits must be equal to the scope of benefits provided under a typical employer plan, except that they must include at least the following: ambulatory 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). Company certifies that this Plan covers Essential Health Benefits in compliance with state and federal law.

Evidence of Coverage (EOC). This Evidence of Coverage document provided to the Subscriber that specifies and describes benefits and conditions of coverage. After you enroll, you will receive a postcard that explains how you may either download an electronic copy of this EOC or request that this EOC be mailed to you.

External Prosthetic Devices. External prosthetic devices are rigid or semi-rigid external devices required to replace all or any part of a body organ or extremity.

Family. A Subscriber and all of his or her Dependents.

Gender Affirming Treatment. Medical treatment or surgical procedures, including hormone replacement therapy, necessary to change the physical attributes of one’s outward appearance to accord with the person’s actual gender identity.

HIPAA-eligible Individual. A HIPAA-eligible Individual meets the following conditions: 1) has at least 18 months of Creditable Coverage as of the application date; 2) the most recent prior Creditable Coverage was under a group health Plan, governmental Plan, or church Plan or health insurance coverage offered in connection with any of these Plans; 3) does not have other health insurance coverage; 4) the individual’s most recent coverage was not terminated because of nonpayment of Premium or fraud; 5) the individual has elected and exhausted continuation coverage under Consolidated Omnibus Budget Reconciliation Act (COBRA) or a similar state program; and 6) the individual is not eligible for a group health Plan, Medicare Part A or B, or a state Medicaid Plan.

Home Health Agency. A “home health agency” is an agency that: (i) meets any legal licensing required by the state or other locality in which it is located; (ii) qualifies as a participating home health agency under Medicare; and (iii) specializes in giving skilled nursing facility care Services and other therapeutic Services, such as physical therapy, in the patient’s home (or to a place of temporary or permanent residence used as your home).

Homemaker Services. Assistance in personal care, maintenance of a safe and healthy environment, and Services to enable the individual to carry out the plan of care.


Medical Directory. The Medical Directory lists primary care and specialty care Participating Providers; includes addresses, maps, and telephone numbers for Participating Medical Offices and other Participating Facilities; and provides general information about getting care at Kaiser Permanente. After you enroll, you will receive a flyer that explains how you may either download an electronic copy of the Medical Directory or request that the Medical Directory be mailed to you.

Medical Group. Northwest Permanente, P.C., Physicians and Surgeons, a professional corporation of physicians organized under the laws of the state of Oregon. Medical Group contracts with Company to provide professional medical Services to Members and others primarily on a capitated, prepaid basis in Participating Facilities.

Medically Necessary. Our determination that the Service is all of the following: (i) medically required to prevent, diagnose or treat your condition or clinical symptoms; (ii) in accordance with generally accepted standards of medical practice; (iii) not solely for the convenience of you, your family and/or your provider; and, (iv) the most appropriate level of Service which can safely be provided to you. For purposes of this definition, “generally accepted standards of medical practice” means (a) standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community; (b) physician specialty society recommendations; (c) the view of physicians practicing in the
relevant clinical area or areas within Kaiser Permanente locally or nationally; and/or (d) any other relevant factors reasonably determined by us. Unless otherwise required by law, we decide if a service is Medically Necessary. You may appeal our decision as set forth in the “Grievances, Claims, Appeals, and External Review” section. The fact that a Participating Provider has prescribed, recommended, or approved an item or service does not, in itself, make such item or service Medically Necessary and, therefore, a covered Service.

Medicare. A federal health insurance program for people aged 65 and older, certain people with disabilities, and those with end-stage renal disease (ESRD).

Member. A person who is eligible and enrolled under this EOC, and for whom we have received applicable Premium. This EOC sometimes refers to a Member as “you.” The term Member may include the Subscriber, his or her Dependent, or other individual who is eligible for and has enrolled under this EOC.

New Episode of Care. Treatment for a new or recurrent condition for which you have not been treated by the Participating Provider within the previous 90 days, and are not currently undergoing any active treatment.

Non-Participating Dental Office(s). Any dental office or other dental facility that provides Services, but which is not a Participating Dental Office.

Non-Participating Dental Provider. A person who is either:
- A Non-Participating Dentist, or
- A person who is not a Participating Provider and who is regulated under state law to practice dental or dental-related Services or otherwise practicing dental care Services consistent with state law.

Non-Participating Dentist. Any Dentist who is not a Participating Dentist.

Non-Participating Facility. Any of the following licensed institutions that provide Services, but which are not Participating Facilities: hospitals and other inpatient centers, ambulatory surgical or treatment centers, birthing centers, medical offices and clinics, skilled nursing facilities, residential treatment centers, diagnostic, laboratory, and imaging centers, and rehabilitation settings. This includes any of these facilities that are owned and operated by a political subdivision or instrumentality of the state and other facilities as required by federal law and implementing regulations.

Non-Participating Physician. Any licensed physician who is not a Participating Physician.

Non-Participating Provider. Any Non-Participating Physician or any other person who is not a Participating Provider and who is regulated under state law to practice health or health-related services or otherwise practicing health care Services consistent with state law.

Orthotic Devices. Orthotic devices are rigid or semi-rigid external devices (other than casts) required to support or correct a defective form or function of an inoperative or malfunctioning body part or to restrict motion in a diseased or injured part of the body.

Out-of-Pocket Maximum. The total amount of Deductible, Copayments, and Coinsurance you will be responsible to pay in a Year, as described in the “Out-of-Pocket Maximum” section of this EOC.

Participating Dental Office(s). Any facility listed in the Dental Provider Directory. Participating Dental Offices are subject to change.

Participating Dental Provider. A person who, under a contract directly or indirectly with Company, has agreed to provide covered Services to Members with an expectation of receiving payment, other than Copayments, Coinsurance, or Deductibles, from Company rather than from the Member, and is either:
- A Participating Dentist, or
- A person who is regulated under state law to practice dental or dental-related Services or otherwise practicing dental care Services consistent with state law, including an expanded practice dental hygienist, denturist, or pediatric dental assistant, and who is an employee or agent of a Participating Dentist.
Participating Dentist. Any Dentist who, under a contract directly or indirectly with Company, has agreed to provide covered Services to Members with an expectation of receiving payment, other than Copayments, Coinsurance, or Deductibles, from Company rather than from the Member, and who is listed in the Dental Provider Directory.

Participating Facility. Any facility listed as a Participating Facility in the Medical Directory. Participating Facilities are subject to change.

Participating Hospital. Any hospital listed as a Participating Hospital in the Medical Directory. Participating Hospitals are subject to change.

Participating Medical Office. Any outpatient treatment facility listed as a Participating Medical Office in the Medical Directory. Participating Medical Offices are subject to change.

Participating Pharmacy. Any pharmacy owned and operated by Kaiser Permanente and listed as a Participating Pharmacy in the Medical Directory. Participating Pharmacies are subject to change.

Participating Physician. Any licensed physician who is an employee of the Medical Group, or any licensed physician who, under a contract directly or indirectly with Company, has agreed to provide covered Services to Members with an expectation of receiving payment, other than Deductible, Copayment, or Coinsurance, from Company rather than from the Member.

Participating Provider. (a) A person regulated under state law to practice health or health-related services or otherwise practicing health care services consistent with state law; or (b) An employee or agent of a person described in (a) of this subsection, acting in the course and scope of his or her employment, either of whom under a contract directly or indirectly with Company, has agreed to provide covered Services to Members with an expectation of receiving payment, other than Deductible, Copayment, or Coinsurance, from Company rather than from the Member.

Participating Skilled Nursing Facility. A facility that provides inpatient skilled nursing Services, rehabilitation Services, or other related health Services and is licensed by the state of Oregon or Washington and approved by Company. The facility’s primary business must be the provision of 24-hour-a-day licensed skilled nursing care. The term “Participating Skilled Nursing Facility” does not include a convalescent nursing home, rest facility, or facility for the aged that furnishes primarily custodial care, including training in routines of daily living. A “Participating Skilled Nursing Facility” may also be a unit or section within another facility (for example, a Participating Hospital) as long as it continues to meet the definition above.


Plan. Any hospital expense, medical expense, or hospital and/or medical expense policy or certificate, health care service contractor or health maintenance organization subscriber contract, any plan provided by a multiple employer welfare arrangement or by another benefit arrangement defined in the federal Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Post-Stabilization Care. The Services you receive after your treating physician determines that your Emergency Medical Condition is clinically stable.

Premium. Monthly membership charges paid by or on behalf of each Member. Premium is in addition to any Deductible, Copayment, or Coinsurance.

Premium Due Date. Last day of the month preceding the month of membership.

Service Area. Our Service Area consists of Clark and Cowlitz counties in the state of Washington.

Services. Health and dental care services, supplies, or items.
Specialist. Any licensed Participating Physician who practices in a specialty care area of medicine (not family medicine, pediatrics, gynecology, obstetrics, general practice, or internal medicine). In most cases, you will need a referral in order to receive covered Services from a Specialist.

Spinal and Extremity Manipulation (Diversified or Full Spine Specific (FSS)). The Diversified manipulation/adjustment entails a high-velocity, low amplitude thrust that usually results in a cavitation of a joint (quick, shallow thrusts that cause the popping noise often associated with a chiropractic manipulation/adjustment).

Spouse. The person to whom you are legally married under applicable law. For the purposes of this EOC, the term “Spouse” includes a person legally recognized as your domestic partner in a valid Certificate of State Registered Domestic Partnership issued by the state of Washington or who is validly registered as your domestic partner under the laws of another state.

Stabilize. To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), “Stabilize” means to deliver the infant (including the placenta).

Subscriber. A Member who is eligible for membership on his or her own behalf and not by virtue of Dependent status and who meets the eligibility requirements as a Subscriber and for whom we have received applicable Premium.

The CHP Group. A network of Alternative Care and chiropractic providers who provide Participating Provider Services and which provides utilization management and prior authorization services for Company. You can contact The CHP Group by calling 1-800-449-9479, 8 a.m. to 5 p.m. (PT), Monday through Friday. You can also obtain a list of Participating Providers by visiting http://www.chpgroup.com.

Urgent Care. Treatment for an unforeseen condition that requires prompt medical attention to keep it from becoming more serious, but that is not an Emergency Medical Condition.

Urgent Dental Care. Treatment for an Urgent Dental Condition.

Urgent Dental Condition. An unforeseen dental condition that requires prompt dental attention to keep it from becoming more serious, but that is not an Emergency Dental Condition.

Usual and Customary Charge (UCC). The lower of (1) the actual fee the provider, facility, or vendor charged for the Service, or (2) the 90th percentile of fees for the same or similar Service in the geographic area where the Service was received according to the most current survey data published by FAIR Health Inc. or another national service designated by Company.

Utilization Review. The formal application of criteria and techniques designed to ensure that each Member is receiving Services at the appropriate level; used as a technique to monitor the use of or evaluate the medical necessity, appropriateness, effectiveness, or efficiency of a specific Service, procedure, or setting.

Year. A period of time that is a calendar year beginning on January 1 of any year and ending at midnight December 31 of the same year.

PREMIUM, ELIGIBILITY, AND ENROLLMENT

Premium

Only Members for whom Company has received the applicable Premium are entitled to membership under this EOC, and then only for the period for which Company has received the applicable Premium.
Monthly Premium
Subscriber must pay Company the applicable Premium for each month so that Company receives it on or before the Premium Due Date. If we do not receive your Premium payment on or before the Premium Due Date, we will provide a grace period to pay the Premium, as required by applicable law. During the grace period, coverage will continue in force for the period required by applicable law. If we do not receive the Premium by the end of the grace period, the memberships of the Subscriber and any Dependents will be terminated retroactively back to the Premium Due Date (see “Termination for Nonpayment of Premium”).

Who Is Eligible

Subscriber
To be eligible to enroll and to remain enrolled as a Subscriber, you must meet all of the following requirements:
- You enroll during an annual open enrollment period or special enrollment period, as described under “Annual Open Enrollment Period” and “Special Enrollment” in this “Premium, Eligibility, and Enrollment” section.
- You submit a completed application.
- You live in our Washington Service Area at the time you apply for membership and thereafter. For assistance about the Service Area or eligibility, please contact Member Services. The Subscriber’s or the Subscriber’s Spouse’s otherwise eligible children are not ineligible solely because they live outside our Service Area or in another Kaiser Foundation Health Plan service area.
- You are not entitled to Medicare Part A or enrolled in Medicare Part B. If you are eligible for or enrolled in Medicare coverage, contact Member Services for Medicare coverage information.

Dependents
In addition to meeting the same requirements as the Subscriber, the individuals defined below are eligible to enroll as your Dependents under this EOC:
- Your Spouse.
- A person who is under the Dependent Limiting Age shown in the “Benefit Summary” and who is any of the following:
  - Your or your Spouse’s child.
  - A child adopted by you or your Spouse, or for whom you or your Spouse have assumed a legal obligation in anticipation of adoption.
  - Any other person for whom you or your Spouse is a court-appointed guardian.
- A child placed with you or your Spouse for foster care.
- A person of any age who is primarily dependent upon you or your Spouse for support and maintenance if the person is incapable of self-sustaining employment by reason of developmental disability or physical handicap which occurred prior to his or her reaching the Dependent Limiting Age shown in the “Benefit Summary,” if the person is any of the following:
  - Your or your Spouse’s child.
  - A child adopted by you or your Spouse, or for whom you or your Spouse have assumed a legal obligation in anticipation of adoption.
• Any other person for whom you or your Spouse is a court-appointed guardian and was a court-appointed guardian prior to the person reaching the Dependent Limiting Age shown in the “Benefit Summary.”

You must provide proof of incapacity and dependency annually upon request, but only after the two-year period following attainment of the Dependent Limiting Age shown in the “Benefit Summary.”

Children born to a Dependent other than your Spouse (for example, your grandchildren) are not eligible for coverage beyond the first 21 days of life, including the date of birth, unless: (a) you or your Spouse adopts them or assumes a legal obligation in anticipation of adoption; or, (b) they are primarily supported by you or your Spouse and you or your Spouse is their court-appointed guardian.

Company will not deny enrollment of a newborn child, newly adopted child, child for whom legal obligation is assumed in anticipation of adoption, or newly placed foster child, solely on the basis that: (a) the child was born out of wedlock; (b) the child is not claimed as a dependent on the parent’s federal tax return; (c) the child does not reside with the child’s parent or in our Service Area; or (d) the mother of the child used drugs containing diethylstilbestrol prior to the child’s birth. Also, Company does not discriminate between married and unmarried persons, or between children of married or unmarried persons.

**Members with Medicare**

If, during the term of this EOC, you become entitled to or enroll in Medicare (Part A or Part B) due to age, disability, or end-stage renal disease, promptly contact Member Services to provide notice of this change and to receive information about our Kaiser Permanente Senior Advantage (HMO) Plans.

**When You Can Enroll and When Coverage Begins**

An individual may enroll for coverage in a Kaiser Permanente Individuals and Families Plan during the annual open enrollment period, or within 60 days after a qualifying event occurs as defined in applicable state and federal law.

There are requirements that you must meet to take advantage of a special enrollment period, including providing proof of your own or your Dependent’s qualifying event. To learn more about qualifying events, special enrollment periods, how to enroll or change your plan (if permitted), timeframes for submitting information to Company, and other requirements, contact Members Services or visit kp.org to obtain a copy of our Special Enrollment Guide.

Note: During the enrollment process if we discover that you or someone on your behalf intentionally provided incomplete or incorrect material information on your enrollment application, we will rescind your membership. This means that we will completely cancel your membership so that no coverage ever existed. You will be responsible for the full Charges of any Services received by you or your Dependents. Please refer to “Rescission of Membership” in the “Termination of Membership” section for details.

**Annual Open Enrollment Period**

An individual may apply for enrollment as a Subscriber, and may also apply to enroll eligible Dependents, by submitting an application form to us during the annual open enrollment period. If we accept the application, we will notify the individual of the date coverage begins. Membership begins at 12 a.m. (PT) of the effective date specified in the notice.

**Special Enrollment**

A special enrollment period is open to individuals who experience a qualifying event, as defined in applicable state and federal law. We will administer special enrollment rights consistent with applicable state and federal law.

Examples of qualifying events include, but are not limited to:
• Loss of minimum essential coverage for any reason other than nonpayment of Premium, rescission of coverage, misrepresentation, fraud or voluntary termination of coverage.

• Gaining a Dependent through marriage or entering into a domestic partnership, birth, adoption, placement for adoption or placement for foster care, or through a child support order or other court order.

• Loss of a Dependent through divorce or legal separation, or if the enrollee, or his or her Dependent dies.

Note: If the individual is enrolling as a Subscriber along with at least one eligible Dependent, only one enrollee must meet one of the requirements for a qualifying event.

An individual may apply for enrollment as a Subscriber, and may also apply to enroll eligible Dependents, by submitting an application to us within 60 days after a qualifying event as defined in applicable state and federal law.

There are requirements that you must meet to take advantage of a special enrollment period, including providing proof of your own or your Dependent’s qualifying event. To learn more, contact Members Services or visit kp.org.

Adding New Dependents to an Existing Account

To enroll a Dependent who first becomes eligible to enroll after you became a Subscriber, you must submit an enrollment application as described in this “Adding New Dependents to an Existing Account” section.

Newborns, newly adopted children, children newly placed for adoption, or newly placed foster children are covered for the first 21 days after birth, adoption, placement for adoption, or placement for foster care. In order for coverage to continue beyond this 21-day period, you must submit an enrollment application within 60 days after the date of birth, adoption, placement for adoption, or placement for foster care, if additional Premium is required to add the Dependent. If additional Premium is not required, the application requirement is waived; however, please notify Member Services to add the child to your Plan.

To add all other newly eligible Dependents (such as a new Spouse), you must submit an enrollment application within 60 days after the qualifying event. Enrollment in this Plan is subject to our verification of your eligibility.

Selecting and Switching Your Benefit Plan

If you are currently a Member on a Kaiser Permanente Individuals and Families Plan you may switch to another Kaiser Permanente Individuals and Families Plan that we offer during the annual open enrollment period, or if you experience a qualifying event as defined in applicable state and federal law.

When Coverage Begins

We will notify the enrollee of the date coverage will begin. Membership begins at 12 a.m. (PT) of the effective date specified in the notice.

If an individual enrolls in, adds a Dependent, or changes health plan coverage during the annual open enrollment period, or a special enrollment period, the membership effective date will be determined in compliance with applicable state and federal law.

HOW TO OBTAIN SERVICES

As a Member, you must receive all covered Services from Participating Providers and Participating Facilities, except as otherwise specifically permitted in this EOC.

We will not directly or indirectly prohibit you from freely contracting at any time to obtain health care Services from Non-Participating Providers and Non-Participating Facilities outside the Plan. However, if you choose to receive Services from Non-Participating Providers and Non-Participating 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 Deductible (if any) or Out-of-Pocket Maximum.

**Using Your Identification Card**

We provide each Member with a Company identification (ID) card that contains the Member health record number. Have your health record number available when you call for advice, make an appointment, or seek Services. We use your health record number to identify your medical and dental records, for billing purposes and for membership information. You should always have the same health record number. If we ever inadvertently issue you more than one health record number, please let us know by calling Member Services. If you need to replace your ID card, please call Member Services.

Your ID card is for identification only, and it does not entitle you to Services. To receive covered Services, you must be a current Member. Anyone who is not a Member will be billed as a non-member for any Services he or she receives. If you allow someone else to use your ID card, we may keep your card and terminate your membership (see the “Termination for Cause” section). We may request photo identification in conjunction with your ID card to verify your identity.

**Advice Nurses**

If you are unsure whether you need to be seen by a physician or where to go for Services, or if you would like to discuss a medical concern, call one of our advice nurses. Each Participating Medical Office owned and operated by Kaiser Permanente has an advice nurse telephone number. During regular office hours, call the advice number at the medical office near you. Telephone numbers and office hours are listed by facility in the Medical Directory and online at kp.org.

On evenings, weekends, and holidays, call one of the following numbers:

Portland area..........................................................503-813-2000
Vancouver area.......................................................1-800-813-2000
All other areas..........................................................1-800-813-2000
(You may call at any time to discuss urgent concerns.)

TTY for the hearing and speech impaired.............................711

Language interpretation services.................................1-800-324-8010

You may also use the Member section of our website, kp.org, to send nonurgent questions to an advice nurse or pharmacist.

**Your Primary Care Participating Provider**

Your primary care Participating Provider plays an important role in coordinating your health care needs, including Participating Hospital stays and referrals to Specialists. We encourage you and your Dependents to each choose a primary care Participating Provider.

You may select a primary care Participating Provider from a primary care area of medicine including, but not limited to, family medicine, internal medicine, or pediatrics. Female Members also have the option of choosing a women’s health care Participating Provider as their primary care Participating Provider, as long as the women’s health care Participating Provider accepts designation as primary care Participating Provider. A women’s health care Participating Provider must be an obstetrician or gynecologist, a physician assistant specializing in women’s health, an advanced registered nurse practitioner of women’s health, or a certified nurse midwife, practicing within his or her applicable scope of practice.
To learn how to choose your primary care Participating Provider, please call Member Services or visit kp.org. You may change your primary care Participating Provider by calling Member Services. The change will be effective the first day of the following month.

**Women’s Health Care Services**

We cover women’s health care Services provided by a participating family medicine physician, physician’s assistant, gynecologist, certified nurse midwife, doctor of osteopathy, obstetrician, and advanced registered nurse practitioner, practicing within his or her applicable scope of practice.

Medically appropriate maternity care, including Services for complications of pregnancy, covered reproductive health Services, preventive Services, general examinations, gynecological Services, and follow-up visits are provided to female Members directly from a Participating Provider, without a referral from their primary care Participating Provider. Annual mammograms for women 40 years of age or older are covered with or without a referral from a Participating Physician. Mammograms are provided more frequently to women who are at high risk for breast cancer or disease with a Participating Provider referral. We also cover breast examinations, pelvic examinations, and cervical cancer screenings annually for women 18 years of age or older, and at any time with a referral from your women’s health care Services Participating Provider. Women’s health care Services also include any appropriate Service for other health problems discovered and treated during the course of a visit to a women’s health care Participating Provider for a women’s Service.

**Appointments for Routine Services**

If you need to make a routine care appointment, please refer to the Medical Directory for appointment telephone numbers, or go to kp.org to request an appointment online. Routine appointments are for medical needs that are not urgent, such as checkups and follow-up visits that can wait more than a day or two. Try to make your routine care appointments as far in advance as possible. For information about getting other types of care, refer to the “Emergency, Post-Stabilization, and Urgent Care” section.

**Getting Assistance**

We want you to be satisfied with your health care Services. If you have any questions or concerns about Services you received from Participating Providers or Participating Facilities, please discuss them with your primary care Participating Provider or with other Participating Providers who are treating you.

Most Participating Medical Offices owned and operated by Kaiser Permanente have an administrative office staffed with representatives who can provide assistance if you need help obtaining Services. Member Services representatives are also available to assist you Monday through Friday (except holidays), from 8 a.m. to 6 p.m.

Portland area ........................................................................ 503-813-2000

All other areas........................................................................ 1-800-813-2000

TTY for the hearing and speech impaired ......................... 711

Language interpretation services ................................1-800-324-8010

You may also e-mail us by registering on our website at kp.org.

Member Services representatives can answer questions you have about your benefits, available Services, and the facilities where you can receive Services. For example, they can explain your benefits, how to make your first medical appointment, what to do if you move, what to do if you need Services while you are traveling, and how to replace your ID card. These representatives can also help you if you need to file a claim, complaint, grievance, or appeal, as described in the “Grievances, Claims, Appeals, and External Review” section. Upon request Member Services can also provide you with written materials about your coverage.
Referrals

Referrals to Participating Providers and Participating Facilities

Primary care Participating Providers provide primary medical care, including pediatric care and obstetrics/gynecology care. Specialists provide specialty medical care in areas such as surgery, orthopedics, cardiology, oncology, urology, dermatology, and allergy/immunology. Your primary care Participating Provider will refer you to a Specialist when appropriate. In most cases, you will need a referral to see a Specialist the first time. If the Specialist is not an employee of Medical Group, your referral will need prior authorization approval in order for the Services to be covered, except as described in the “Acupuncture Services,” “Rehabilitative Therapy Services,” and “Spinal and Extremity Manipulation Therapy Services” sections of the EOC. See the Medical Directory for information about specialty Services that require a referral or discuss your concerns with your primary care Participating Provider. In some cases, a standing referral may be allowed to a Specialist for a time period that is in accord with your individual medical needs as determined by the Participating Provider and Company.

Some outpatient specialty care is available in Participating Medical Offices without a referral. You do not need a referral for outpatient Services provided in the following departments at Participating Medical Offices owned and operated by Kaiser Permanente. See the Medical Directory, or call Member Services to schedule routine appointments in these departments:

- Audiology (routine hearing exams).
- Cancer Counseling.
- Chemical Dependency Services.
- Mental Health Services.
- Obstetrics/Gynecology.
- Occupational Health.
- Ophthalmology.
- Optometry (routine eye exams are covered until the end of the month in which the Member turns 19 years of age).
- Social Services.

Referrals to Non-Participating Providers and Non-Participating Facilities

If your Participating Physician decides that you require Services not available from Participating Providers or Participating Facilities, he or she will recommend to Medical Group and Company that you be referred to a Non-Participating Provider or Non-Participating Facility. If the Medical Group’s assigned Participating Provider determines that the Services are Medically Necessary and are not available from a Participating Provider or Participating Facility and Company determines that the Services are covered Services, Company will authorize your referral to a Non-Participating Provider or Non-Participating Facility for the covered Services. The Deductible, Copayment, or Coinsurance for these approved referral Services are the same as those required for Services provided by a Participating Provider or Participating Facility. You will need written authorization in advance in order for the Services to be covered. If Company authorizes the Services, you will receive a written “Authorization for Outside Medical Care” approved referral to the Non-Participating Provider or Non-Participating Facility, and only the Services and number of visits that are listed on the written referral will be covered, subject to any benefit limitations and exclusions applicable to these Services.
Prior and Concurrent Authorization and Utilization Review

When you need Services, you should talk with your Participating Provider about your medical needs or your request for Services. Your Participating Provider provides covered Services that are Medically Necessary. Participating Providers will use their judgment to determine if Services are Medically Necessary. Some Services are subject to approval through Utilization Review, based on Utilization Review criteria developed by Medical Group or another organization utilized by the Medical Group and approved by Company. If you seek a specific Service, you should talk with your Participating Provider. Your Participating Provider will discuss your needs and recommend an appropriate course of treatment.

If you request Services that must be approved through Utilization Review and the Participating Provider believes they are Medically Necessary, the Participating Provider may submit the request for Utilization Review on your behalf. If the request is denied, we will send a letter to you within five calendar days of the Participating Provider’s request. If you choose to submit a request for Services directly to Member Relations, we will notify you within five calendar days of the decision. The decision letter will explain the reason for the determination along with instructions for filing an appeal. You may request a copy of the complete Utilization Review criteria used to make the determination. Please contact Member Relations at 503-813-4480.

Your Participating Provider will request prior or concurrent authorization when necessary. The following are examples of Services that require prior or concurrent authorization:

- Acupuncture Services (physician-referred). The evaluation and management visit or initial treatment visit in a New Episode of Care does not require prior or concurrent authorization.
- Breast reduction surgery.
- Dental and orthodontic Services for the treatment of craniofacial anomalies.
- Drug formulary exceptions.
- Durable Medical Equipment.
- External Prosthetic Devices and Orthotic Devices.
- Gender Affirming Treatment.
- General anesthesia and associated hospital or ambulatory surgical facility Services provided in conjunction with non-covered dental Services.
- Habilitative Services.
- Hospice and home health Services.
- Inpatient hospital Services.
- Inpatient and residential Chemical Dependency Services.
- Inpatient, residential, and Assertive Community Treatment (ACT) mental health Services.
- Naturopathic medicine.
- Non-emergency medical transportation.
- Open MRI.
- Plastic surgery.
- Referrals for any Non-Participating Facility Services or Non-Participating Provider Services.
- Referrals to Specialists who are not employees of Medical Group.
- Rehabilitative therapy Services. The evaluation and management visit or initial treatment visit in a New Episode of Care for physical, massage, occupational, and speech therapies does not require prior or concurrent authorization.
- Routine foot Services.
- Skilled nursing facility Services.
- Transplant Services.
- Travel and lodging expenses.

If you ask for Services that the Participating Provider believes are not Medically Necessary and does not submit a request on your behalf, you may ask for a second opinion from another Participating Provider. You should contact the manager in the area where the Participating Provider is located. Member Services can connect you with the correct manager, who will listen to your issues and discuss your options.

For more information about Utilization Review, a copy of the complete Utilization Review criteria developed by Medical Group and approved by Company for a specific condition, or to talk to a Utilization Review staff person, please contact Member Services.

Except in the case of misrepresentation, prior authorization review decisions will not be retrospectively denied. We may revoke or amend an authorization for Services you have not yet received if your membership terminates or your coverage changes or you lose your eligibility, or if we receive information that is materially different from that which was reasonably available at the time of the original determination.

**Participating Providers and Participating Facilities Contracts**

Participating Providers and Participating Facilities may be paid in various ways, including salary, per diem rates, case rates, fee-for-service, incentive payments, and capitation payments. Capitation payments are based on a total number of Members (on a per-Member per-month basis), regardless of the amount of Services provided. Company may directly or indirectly make capitation payments to Participating Providers and Participating Facilities only for the professional Services they deliver, and not for Services provided by other physicians, hospitals, or facilities. Call Member Services if you would like to learn more about the ways Participating Providers and Participating Facilities are paid to provide or arrange medical and hospital Services for Members.

Our contracts with Participating Providers and Participating Facilities provide that you are not liable for any amounts we owe. You will be liable for the cost of non-covered Services that you receive from any providers or facilities, including Participating Providers and/or Participating Facilities.

**Provider Whose Contract Terminates**

You may be eligible to continue receiving covered Services from a Participating Provider for a limited period of time after our contract with the Participating Provider terminates.

This continuity of care provision applies when our contract with a Participating Provider terminates or when a physician’s employment with Medical Group terminates, except when the termination is for cause (including quality of care issues) or because the Participating Provider:

- Has retired.
- Has died.
- No longer holds an active license.
- Has moved outside our Service Area.
- Has gone on sabbatical.
- Is prevented from continuing to care for patients because of other circumstances.

If we directly or indirectly terminate the contract with Medical Group and/or any other primary care Participating Provider while your Plan is in effect and while you are under the care of the provider, we will
notify you. We will retain financial responsibility for covered Services by that provider, in excess of any applicable Deductible, Copayment, or Coinsurance, for 90 days following the notice of termination to you.

Additionally, if we directly or indirectly terminate the contract with Medical Group and/or any Participating Provider who is a Specialist, while your Plan is in effect and while you are under the care of the provider, we will notify you. We will retain financial responsibility for covered Services by that provider until we can make arrangements for the Services to be provided by another Participating Provider.

**Receiving Care in Another Kaiser Foundation Health Plan Service Area**

You may receive covered Services from another Kaiser Foundation Health Plan, if the Services are provided, prescribed, or directed by that other plan, and if the Services would have been covered under this EOC. Covered Services are subject to the terms and conditions of this EOC, including prior authorization requirements, the applicable Deductible, Copayment, or Coinsurance shown in the “Benefit Summary,” and the exclusions, limitations and reductions described in this EOC.

For more information about receiving care in other Kaiser Foundation Health Plan service areas, including availability of Services, and provider and facility locations, please call our Away from Home Travel Line at 951-268-3900. Information is also available online at kp.org/travel.

**Out-of-Area Coverage for Dependents**

This limited out-of-area benefit is available to Dependent children who are under the Dependent Limiting Age as shown in the “Benefit Summary” and who are outside any Kaiser Foundation Health Plan service area. We cover certain Medically Necessary Services that a Dependent child receives from Non-Participating Providers inside the United States (which for the purpose of this benefit means the 50 states, the District of Columbia, and United States territories). These out-of-area benefits are limited to the following Services as otherwise covered under this EOC. Any other Services not specifically listed as covered are excluded under this out-of-area benefit.

- Office visits are limited to preventive care, primary care, specialty care, outpatient mental health and chemical dependency Services, and allergy injections – limited to five visits combined per Year.
- Diagnostic X-rays – limited to five visits per Year. This benefit does not include special diagnostic procedures such as CT, MRI, or PET scans.
- Prescription drug fills – limited to five fills per Year.

You pay the Deductible, Copayment, or Coinsurance as shown in the “Benefit Summary” under the “Out-of-Area Coverage for Dependents” section.

This out-of-area benefit cannot be combined with any other benefit, so we will not pay under this “Out-of-Area Coverage for Dependents” section for a Service we are covering under another section of this EOC, such as:

- “Receiving Care in Another Kaiser Foundation Health Plan Service Area.”
- Services covered in the “Emergency, Post-Stabilization, and Urgent Care” section and under “Your Primary Care Participating Provider” in the “How to Obtain Services” section.
- “Transplant Services.”

**POST-SERVICE CLAIMS – SERVICES ALREADY RECEIVED**

In general, if you have a medical bill from a Non-Participating Provider or Non-Participating Facility, our Claims Administration Department will handle the claim. Member Services can assist you with questions about specific claims or about the claim procedures in general.
If you receive Services from a Non-Participating Provider following an authorized referral from a Participating Provider, the Non-Participating Provider will send the bill to Claims Administration directly. You are not required to file a claim.

However, if you receive Services from a Non-Participating Provider or Non-Participating Facility without an authorized referral and you believe Company should cover the Services, you need to send a completed medical claim form and the itemized bill to:

  Kaiser Permanente  
  National Claims Administration – Northwest  
  PO Box 370050  
  Denver, CO 80237-9998

You can request a claim form from Member Services or download it from kp.org. When you submit the claim, please include a copy of your medical records from the Non-Participating Provider or Non-Participating Facility if you have them.

Company accepts CMS 1500 claim forms for professional Services and UB-04 forms for hospital claims. Even if the provider bills Company directly, you still need to submit the claim form.

You must submit a claim for a Service within 12 months after receiving that Service. If it is not reasonably possible to submit a claim within 12 months, then you must submit a claim as soon as reasonably possible, but in no case more than 15 months after receiving the Service, except in the absence of legal capacity.

We will reach a decision on the claim and pay those covered Charges within 30 calendar days from receipt unless additional information, not related to coordination of benefits, is required to make a decision. If the 30-day period must be extended, you will be notified in writing with an explanation about why. This written notice will explain how long the time period may be extended depending on the requirements of applicable state and federal laws.

You will receive written notification about the claim determination. This notification will provide an explanation for any unpaid amounts. It will also tell you how to appeal the determination if you are not satisfied with the outcome, along with other important disclosures required by state and federal laws.

If you have questions or concerns about a bill from Company, you may contact Member Services for an explanation. If you believe the Charges are not appropriate, Member Services will advise you on how to proceed.

**EMERGENCY, POST-STABILIZATION, AND URGENT CARE**

**Coverage, Deductible, Copayments, Coinsurance, and Reimbursement**

If you receive Emergency Services, Post-Stabilization Care, or Urgent Care from a Participating Provider or Participating Facility, we cover those Services only if they are covered under the “Benefits” section (subject to the “Exclusions and Limitations” section).

If you receive Emergency Services, Post-Stabilization Care, or Urgent Care from a Non-Participating Provider or Non-Participating Facility, we cover those Services only if they meet both of the following requirements:

- This “Emergency, Post-Stabilization, and Urgent Care” section says that we cover the Services if you receive them from a Non-Participating Provider or Non-Participating Facility.
- The Services would be covered under the “Benefits” section (subject to the “Exclusions and Limitations” section) if you received them from a Participating Provider or Participating Facility.

The Deductible, Copayments, and Coinsurance for covered Emergency Services and Post-Stabilization Care are the same ones you would pay if the Services were not Emergency Services or Post-Stabilization Care. For example, if you receive covered inpatient hospital Services, you pay the Copayment or Coinsurance shown in
the “Benefit Summary” under “Inpatient Hospital Services,” regardless of whether the Services also constitute Emergency Services or Post-Stabilization Care. If you visit an emergency department and are not admitted directly as an inpatient, you pay the emergency department visit Copayment or Coinsurance shown in the “Benefit Summary” under “Outpatient Services.”

You do not need to file a claim for Services that you receive from a Participating Provider or Participating Facility. If you receive covered Emergency Services, Post-Stabilization Care, or Urgent Care from a Non-Participating Provider or Non-Participating Facility, the Non-Participating Provider or Non-Participating Facility may agree to bill you for the Services or may require that you pay for the Services when you receive them. In either case, to request payment or reimbursement from us, you must file a claim as described in the “Post-service Claims – Services Already Received” section.

Emergency Services
If you have an Emergency Medical Condition, call 911 (where available) or go to the nearest hospital emergency department. You do not need prior authorization for Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Participating Providers, Participating Facilities, Non-Participating Providers, and Non-Participating Facilities anywhere in the world, as long as the Services would have been covered under the “Benefits” section (subject to the “Exclusions and Limitations” section) if you had received them from Participating Providers or Participating Facilities.

If you have an Emergency Medical Condition, we cover licensed ambulance Services that are not ordered by a Participating Provider only if all of the following are true:

- Your condition requires use of medical Services that only a licensed ambulance can provide.
- Use of all other means of transportation, whether or not available, would endanger your health.
- The ambulance transports you to a hospital where you receive covered Emergency Services.

Emergency Services are available from Participating Hospital emergency departments 24 hours a day, seven days a week. Contact Member Services or see our Medical Directory for locations of these emergency departments.

Post-Stabilization Care
Post-Stabilization Care is Services you receive for the acute episode of your Emergency Medical Condition after that condition is clinically stable. (“Clinically stable” means that no material deterioration of the Emergency Medical Condition is likely, within reasonable medical probability, to result from or occur during your discharge or transfer from the hospital.) We cover Post-Stabilization Care only if one of the following is true:

- A Participating Provider or Participating Facility provides the Services.
- We authorize the Services from the Non-Participating Provider or Non-Participating Facility before you receive the Services (or later, if extraordinary circumstances delay your ability to call us but you call us as soon as reasonably possible).

Coverage for Post-Stabilization Care at a Non-Participating Provider or Non-Participating Facility is limited to the Allowed Amount. You are responsible for paying any amount over the Allowed Amount, in addition to applicable Copayments and Coinsurance, and any such payments do not count toward the Deductible or the Out-of-Pocket Maximum.

To request prior authorization for your receiving Post-Stabilization Care from a Non-Participating Provider or Non-Participating Facility, you or someone on your behalf must call us at 503-735-2596, or toll free at 1-877-813-5993, before you receive the Services if it is reasonably possible to do so, but no later than 24 hours after any admission.
We understand that extraordinary circumstances can delay your ability to call us, for example if you are unconscious or if there is no parent or guardian with a young child. In these cases, you or someone on your behalf must call us as soon as reasonably possible. If you (or someone on your behalf) do not call us by the applicable deadline, we will not cover Post-Stabilization Care that you receive from a Non-Participating Provider or Non-Participating Facility.

After we are notified, we will discuss your condition with the Non-Participating Provider. If we decide that the Post-Stabilization Care is Medically Necessary and would be covered if you received it from a Participating Provider or Participating Facility, we will either authorize the Services from the Non-Participating Provider or Non-Participating Facility, or arrange to have a Participating Provider or Participating Facility (or other designated provider or facility) provide the Services. If we decide to arrange to have a Participating Provider or Participating Facility (or other designated provider or facility) provide the Services to you, we may authorize special transportation Services that are medically required to get you to the provider or facility. This may include transportation that is otherwise not covered.

**Urgent Care**

*Inside our Service Area*
We cover Urgent Care inside our Service Area during certain hours at designated Urgent Care facilities and Participating Medical Offices. Please contact Member Services or see our *Medical Directory* for Urgent Care locations and the hours when you may visit them for covered Urgent Care.

*Outside our Service Area*
If you are temporarily outside our Service Area, we cover Urgent Care you receive from a Non-Participating Provider or Non-Participating Facility if we determine that the Services were necessary to prevent serious deterioration of your health and that the Services could not be delayed until you returned to our Service Area.

**WHAT YOU PAY**

**Deductible**
For each Year, most covered Services are subject to the Deductible amounts shown in the “Benefit Summary.” The “Benefit Summary” indicates which Services are subject to the Deductible.

For Services that are subject to the Deductible, you must pay Charges for the Services when you receive them, until you meet your Deductible.

If you are the only Member in your Family, then you must meet the Member Deductible. If there is at least one other Member in your Family, then you must each meet the Member Deductible, or your Family must meet the Family Deductible, whichever occurs first. Each Member Deductible amount counts toward the Family Deductible amount. Once the Family Deductible is satisfied, no further Member Deductible will be due for the remainder of the Year. The Member and Family Deductible amounts are shown in the “Benefit Summary.”

After you meet the Deductible, you pay the applicable Copayments and Coinsurance for covered Services for the remainder of the Year until you meet your Out-of-Pocket Maximum (see “Out-of-Pocket Maximum” in this “What You Pay” section).

For each Year, the following amounts count toward your Deductible:
- Charges you pay for covered Services you receive in that Year and that are subject to the Deductible.

**Copayments and Coinsurance**
The Copayment or Coinsurance for each covered Service is shown in the “Benefit Summary.” Copayments or
Coinsurance are due when you receive the Service.

**Out-of-Pocket Maximum**

There is a maximum to the total dollar amount of Deductible, Copayments, and Coinsurance that you must pay for covered Services that you receive within the same Year. If you are the only Member in your Family, then you must meet the Member Out-of-Pocket Maximum. If there is at least one other Member in your Family, then you must each meet the Member Out-of-Pocket Maximum, or your Family must meet the Family Out-of-Pocket Maximum, whichever occurs first. Each Member Out-of-Pocket Maximum amount counts toward the Family Out-of-Pocket Maximum amount. The Member and Family Out-of-Pocket Maximum amounts are shown in the “Benefit Summary.”

All Deductible, Copayments, and Coinsurance count toward the Out-of-Pocket Maximum, unless otherwise indicated. After you reach the Out-of-Pocket Maximum, you are not required to pay Copayments and Coinsurance for these Services for the remainder of the Year. Member Services can provide you with the amount you have paid toward your Out-of-Pocket Maximum.

The following amounts do not count toward the Out-of-Pocket Maximum and you will continue to be responsible for these amounts even after the Out-of-Pocket Maximum is satisfied:

- Payments for Services that are not covered under this *EOC*.
- Payments that you make because we already covered the benefit maximum amount or the maximum number of days or visits for a Service.
- Payments for Alternative Care referred Services, which may include acupuncture and naturopathic medicine Services.
- Payments for Services under the “Infertility Services” section.

**BENEFITS**

The Services described in this “Benefits” section are covered only if all the following conditions are satisfied, and will not be retrospectively denied:

- You are a current Member at the time Services are provided.
- A Participating Provider determines that the Services are Medically Necessary.
- The Services are provided, prescribed, authorized, or directed by a Participating Physician except where specifically noted to the contrary in this *EOC*.
- You receive the Services from a Participating Provider, Participating Facility, or from a Participating Skilled Nursing Facility, except where specifically noted to the contrary in this *EOC*.
- You receive prior authorization for the Services, if required under “Prior and Concurrent Authorization and Utilization Review” in the “How to Obtain Services” section.

All Services are subject to exclusions, limitations and reductions. This “Benefits” section lists exclusions and limitations that apply only to a particular benefit.

All covered Services are subject to any applicable Deductible, Copayment, or Coinsurance as described in the “What You Pay” section and in the “Benefit Summary.”

**Preventive Care Services**

We cover a variety of preventive care Services, which are Services to keep you healthy or to prevent illness, and are not intended to treat an existing illness, injury, or condition. These preventive care Services are subject to all coverage requirements described in this “Benefits” section and all provisions in the “Exclusions and Limitations” section.
Preventive care Services include:

- Services recommended by, and rated A or B by, the U.S. Preventive Services Task Force (USPSTF). You can access the list of preventive care Services at [http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/](http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/).

- Immunizations recommended by the Advisory Committee on Immunization Practices of the CDC.

- Preventive care and screenings for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA).

- Preventive care and screenings for women supported by HRSA. You can access the list of women’s preventive care Services at [http://www.hrsa.gov/womensguidelines/](http://www.hrsa.gov/womensguidelines/).

Services received for an existing illness, injury, or condition during a preventive care examination may be subject to the applicable Deductible, Copayment, or Coinsurance.

Covered preventive care Services include, but are not limited to:

- Bone densitometry.
- Cervical cancer screening.
- Chlamydia test.
- Cholesterol tests (all types).
- Colorectal cancer screening, including exam, colonoscopy, sigmoidoscopy, and fecal occult test.
- Contraceptive services and supplies, including, but not limited to, transabdominal and transcervical sterilization procedures, and insertion/removal of IUD or implanted birth control drugs and devices.
- Depression screening for Members 12 years of age and older, including pregnant and postpartum women.
- Fasting glucose test.
- Healthy diet counseling and counseling for obesity and weight management.
- Immunizations.
- Mammography.
- Routine preventive physical exam (adult, well-child, and well-baby).
- Screening prostate-specific antigen (PSA) test (not including monitoring or ultrasensitive tests).

If you would like additional information about covered preventive care Services, call Member Services at 503-813-2000 in Portland, and all other areas 1-800-813-2000. Information is also available online at [kp.org](http://kp.org).

**Benefits for Outpatient Services**

We cover the following outpatient Services for diagnosis, treatment, and preventive medicine upon payment of any applicable Deductible, Copayment, or Coinsurance shown in the “Benefit Summary” in the “Outpatient Services” section:

- Allergy testing and treatment materials.
- Cardiac rehabilitative therapy visits.
- Chemotherapy and radiation therapy Services.
- Diagnostic Services and scope insertion procedures, such as colonoscopy, endoscopy, and laparoscopy.
- Drugs, injectables, and radioactive materials used for therapeutic or diagnostic purposes, if they are administered to you in a Participating Medical Office or during home visits, subject to the drug formulary and exclusions described under the “Outpatient Prescription Drugs and Supplies” section.
• Emergency department visits.
• Gender Affirming Treatment.
• Internally implanted devices, including cochlear implants, except for internally implanted insulin pumps.
• Nurse treatment room visits to receive injections, including allergy injections.
• Outpatient surgery and other outpatient procedures, including, but not limited to, vasectomy and interrupted pregnancy surgery performed in an outpatient setting.
• Primary care visits for internal medicine, gynecology, family medicine, and pediatrics.
• Rehabilitative therapy Services such as physical, occupational, and speech therapy, and outpatient multidisciplinary rehabilitative Services, subject to the benefit limitations shown in the “Rehabilitative Therapy Services” section of the “Benefit Summary.”
• Respiratory therapy.
• Routine eye exams are covered until the end of the month in which the Member turns 19 years of age.
• Routine hearing exams.
• Specialty care visits (includes home birth).
• Treatment for temporomandibular joint disorder (TMJ).
• Urgent Care visits.

Outpatient Services of the following types are covered only as described under the following sections in this “Benefits” section:
• “Acupuncture Services.”
• “Ambulance Services.”
• “Chemical Dependency Services.”
• “Dialysis Services.”
• “External Prosthetic Devices and Orthotic Devices.”
• “Habilitative Services.”
• “Health Education Services.”
• “Home Health Services.”
• “Hospice Services.”
• “Infertility Services.”
• “Limited Dental Services.”
• “Mental Health Services.”
• “Naturopathic Medicine.”
• “Outpatient Durable Medical Equipment (DME).”
• “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures.”
• “Outpatient Prescription Drugs and Supplies.”
• “Pediatric Dental Services.”
• “Pediatric Vision Services.”
• “Preventive Care Services.”
“Reconstructive Surgery Services.”
“Rehabilitative Therapy Services.”
“Services Provided in Connection with Clinical Trials.”
“Spinal and Extremity Manipulation Therapy Services.”
“Transplant Services.”
“Virtual Care Services.”

**Benefits for Inpatient Hospital Services**

We cover the following Services when you are admitted as an inpatient in a Participating Hospital:

- Anesthesia.
- Blood, blood products, blood storage, and their administration, including the Services and supplies of a blood bank.
- Chemotherapy and radiation therapy Services.
- Dialysis Services (this benefit is subject to the benefit limitations described under “Dialysis Services” in this “Benefits” section).
- Drugs and radioactive materials used for therapeutic purposes, except for the types of drugs excluded under the “Outpatient Prescription Drugs and Supplies” section.
- Durable Medical Equipment and medical supplies.
- Emergency detoxification.
- Gender Affirming Treatment.
- General and special nursing care Services.
- Internally implanted devices, including cochlear implants, except for internally implanted insulin pumps.
- Interrupted pregnancy surgery when performed in an inpatient setting.
- Laboratory, X-rays and other imaging, and special diagnostic procedures.
- Medical foods and formulas if Medically Necessary.
- Medical social Services and discharge planning.
- Operating and recovery rooms.
- Orthognathic surgery and supplies for treatment of temporomandibular joint disorder or injury, sleep apnea or congenital anomaly.
- Palliative care.
- Participating Physician’s Services, including consultation and treatment by Specialists.
- Prescription drugs, including injections.
- Rehabilitative therapy Services such as massage, physical, occupational, and speech therapy and multidisciplinary rehabilitative Services, subject to the benefit limitations described under the “Rehabilitative Therapy Services” section.
- Respiratory therapy.
- Room and board, including a private room if Medically Necessary.
- Specialized care and critical care units.
- Temporomandibular joint (TMJ) surgery for the treatment of TMJ disorders subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company.

Inpatient Services of the following types are covered only as described under the following headings in this “Benefits” section:
- “Chemical Dependency Services.”
- “Dialysis Services.”
- “Health Education Services.”
- “Hospice Services.”
- “Infertility Services.”
- “Limited Dental Services.”
- “Maternity and Newborn Care.”
- “Mental Health Services.”
- “Reconstructive Surgery Services.”
- “Rehabilitative Therapy Services.”
- “Skilled Nursing Facility Services.”
- “Transplant Services.”
- “Virtual Care Services.”

**Acupuncture Services**

We cover acupuncture Services as described in this “Acupuncture Services” section. East Asian medicine practitioners use acupuncture to influence the health of the body by the insertion of very fine needles. Acupuncture treatment is primarily used to relieve pain, reduce inflammation, and promote healing. Covered Services include:
- Acupuncture.
- Electro-acupuncture.

**Self-referred Acupuncture Services**

We cover a limited number of visits for self-referred acupuncture Services when provided by a designated Participating Provider and only when the Services are provided as outpatient Services in the Participating Provider's office. You do not need a referral or prior authorization to seek these Services from a Participating Provider. A list of Participating Providers may be obtained from Member Services or by visiting [http://www.chpgroup.com](http://www.chpgroup.com).

The “Benefit Summary” shows a visit maximum for covered self-referral visits for acupuncture Services. That visit maximum will be exhausted (used up) for a Year when the number of visits that we covered during the Year under this EOC, plus any visits we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the visit maximum.

After you reach the visit maximum for self-referred acupuncture Services, you must get prior authorization from The CHP Group at least 72 hours in advance in order to receive coverage for additional visits during that Year. To request prior authorization, call The CHP Group at 1-800-449-9479, 8 a.m. to 5 p.m., Monday through Friday. Additional visits will be covered only if determined by The CHP Group to be Medically
Necessary in accordance with Utilization Review standards adopted by The CHP Group and approved by Company.

**Physician-referred Acupuncture Services**

We cover physician-referred acupuncture Services when provided by a Participating Provider when you receive a referral from a Participating Physician, and only when the Services are provided as outpatient Services in the Participating Provider’s office. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company, however, you do not need prior authorization for an evaluation and management visit or an initial treatment visit with a Participating Provider for a New Episode of Care. A list of Participating Providers may be obtained from Member Services or by visiting [http://www.chpgroup.com](http://www.chpgroup.com).

**Acupuncture Services Exclusions**

- Acupressure.
- Behavioral training and modification, including but not limited to biofeedback, hypnotherapy, play therapy, and sleep therapy.
- Breathing, relaxation, and East Asian exercise techniques.
- Cosmetics, dietary supplements, recreation, health or beauty classes, aids, or equipment.
- Costs or charges incurred for which the Member is not legally required to pay, or for professional Services rendered by a person who resides in the Member's home, or who is related to the Member by marriage or blood (including parents, children, sisters, brothers, or foster children).
- Cupping.
- Dermal friction technique.
- Dietary advice and health education based on East Asian medical theory.
- Disorders connected to military service, any treatment or service to which the Member is legally entitled through the United States Government or for which facilities are available.
- East Asian massage and Tui na.
- Environmental enhancements, modifications to dwellings, property or motor vehicles, adaptive equipment, personal lodgings, travel expenses, meals.
- Expenses incurred for any Services provided before coverage begins or after coverage ends.
- Health or exercise classes, aids, or equipment.
- Infra-red therapy.
- The following laboratory Services:
  - Comprehensive digestive stool analysis.
  - Cytotoxic food allergy test.
  - Darkfield examination for toxicity or parasites.
  - EAV and electronic tests for diagnosis or allergy.
  - Fecal transient and retention time.
  - Henshaw test.
  - Intestinal permeability.
  - Loomis 24 hour urine nutrient/enzyme analysis.
• Melatonin biorhythm challenge.
• Salivary caffeine clearance.
• Sulfate/creatinine ratio.
• Thermography, hair analysis, heavy metal screening, and mineral studies.
• Tryptophan load test.
• Urinary sodium benzoate.
• Urine saliva pH.
• Zinc tolerance test.

■ Laserpuncture.
■ Moxibustion.
■ Nambudripad allergy eliminated technique (NAET).
■ Obesity or weight control.
■ Personal or comfort items, environmental enhancements, modifications to dwellings, property or motor vehicles, adaptive equipment, and training in the use of the equipment, personal lodging, travel expenses, or meals.
■ Point injection therapy (aquapuncture).
■ Qi gong.
■ Services designed to maintain optimal health in the absence of symptoms.
■ Sonopuncture.
■ Thermography, hair analysis, heavy metal screening, and mineral studies.

**Ambulance Services**
We cover licensed ambulance Services only when all of the following are true:

■ A Participating Physician determines that your condition requires the use of medical Services that only a licensed ambulance can provide.

■ A Participating Physician determines that the use of all other means of transportation, whether or not available, would endanger your health.

■ The ambulance transports you to or from a location where you receive covered Services.

**Ambulance Services Exclusions**

■ Transportation by car, taxi, bus, gurney van, wheelchair van, minivan, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a Participating Facility or other location.

**Chemical Dependency Services**
We cover Chemical Dependency Services subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. You may request these criteria by calling Member Services. Coverage includes medical treatment for withdrawal symptoms (including methadone maintenance by referral). Emergency detoxification for medical conditions associated with acute alcohol, drug, or other substance abuse is covered without prior authorization.
We cover acupuncture treatment for Chemical Dependency. Acupuncture visit limits do not apply to acupuncture treatment for Chemical Dependency.

**Outpatient Services for Chemical Dependency**
We cover individual office visits and group therapy visits for Chemical Dependency.

**Inpatient Hospital Services for Chemical Dependency**
We cover inpatient hospital Services for Chemical Dependency. Coverage includes drugs that medical personnel administer to you in an acute care general hospital facility that is a Participating Facility. A Participating Provider must prescribe the drugs as part of your plan of care in the inpatient hospital facility.

**Residential Services**
We cover residential Services in a residential program. Coverage includes drugs that medical personnel administer to you in a residential facility that is a Participating Facility. A Participating Provider must prescribe the drugs as part of your plan of care in a residential facility.

**Day Treatment Services**
We cover day treatment Services in a day treatment program.

**Dialysis Services**
We cover two types of dialysis: hemodialysis and peritoneal dialysis. You pay the Deductible, Copayment, or Coinsurance shown in the “Benefit Summary” under “Dialysis Services.” We cover dialysis Services for acute renal failure and end-stage renal disease subject to Utilization Review criteria developed by Medical Group and approved by Company.

We cover treatment at outpatient dialysis facilities.

We also cover home dialysis. Coverage includes necessary equipment, training, and medical supplies.

If you receive dialysis Services as part of an inpatient hospital stay or at a Participating Skilled Nursing Facility, the Services will be covered according to your inpatient hospital or skilled nursing facility benefit.

**External Prosthetic Devices and Orthotic Devices**
We cover External Prosthetic Devices and Orthotic Devices when the following are true:

- The device is Medically Necessary to restore or maintain the ability to complete activities of daily living or essential job-related activities and that are not solely for comfort or convenience.
- The device is required to replace all or part of an organ or extremity designated by CMS in the “L codes” of the Healthcare Common Procedure Coding System.

This coverage includes all Services and supplies that are Medically Necessary for the effective use of an External Prosthetic Device or Orthotic Device, including formulating its design, fabrication, material and component selection, measurements, fittings, static and dynamic alignments, and instructing the patient in the use of the device.

Internally implanted prosthetic and Orthotic Devices, such as pacemakers, intraocular lenses, cochlear implants, osseointegrated hearing devices, artificial hearts, artificial larynx, and hip joints, are not covered under this “External Prosthetic Devices and Orthotic Devices” benefit, but may be covered if they are implanted during a surgery that we are covering under another section of this “Benefits” section.

Unless otherwise indicated below, covered External Prosthetic Devices and Orthotic Devices include:

- Compression garments for burns.
• Diabetic foot care appliances and therapeutic shoes and inserts to prevent and treat diabetes-related complications.
• External prostheses after a Medically Necessary mastectomy, including prostheses when Medically Necessary, and up to four brassieres required to hold a prosthesis every 12 months.
• Fitting and adjustments.
• Halo vests.
• Lymphedema wraps and garments.
• Maxillofacial prosthetic devices: coverage is limited to the least costly clinically appropriate treatment as determined by a Participating Physician. We cover maxillofacial prosthetic devices if they are necessary for restoration and management of head and facial structures that cannot be replaced with living tissue and are defective because of disease, trauma, or birth and developmental deformities when this restoration and management are performed for the purpose of:
  • Controlling or eliminating infection;
  • Controlling or eliminating pain; or
  • Restoring facial configuration or functions such as speech, swallowing, or chewing, but not including cosmetic procedures rendered to improve the normal range of conditions.
• Ocular prosthesis.
• Prosthetic devices for treatment of temporomandibular joint (TMJ) conditions.
• Prosthetic devices required to replace all or part of an organ or extremity, but only if they also replace the function of the organ or extremity. This includes but is not limited to ostomy and urological supplies.
• Repair or replacement (unless due to loss or misuse).
• Rigid and semi-rigid Orthotic Devices required to support or correct a defective body part.
• Tracheotomy equipment.

**DME Formulary**

Our DME formulary includes the list of External Prosthetic Devices and Orthotic Devices that have been approved by our DME Advisory Committee for our Members. The DME formulary was developed and is maintained by a multidisciplinary clinical and operational workgroup with review and input from Medical Group physicians and medical professionals with DME expertise (for example, physical, respiratory, and enterostomal therapists and home health practitioners) with Medicare criteria used as a basis for this formulary. Our DME formulary is periodically updated to keep pace with changes in medical technology and clinical practice. To find out whether a particular item is included in our DME formulary, please call Member Services.

Our formulary guidelines allow you to obtain non-formulary items (those not listed on our DME formulary for your condition) if Medical Group’s designated DME review physician determines that it is Medically Necessary and that there is no formulary alternative that will meet your medical needs.

**External Prosthetic Devices and Orthotic Devices Exclusions**

• Comfort, convenience, or luxury equipment or features.
• Corrective Orthotic Devices such as items for podiatric use (such as shoes and arch supports, even if custom-made, except footwear described above for diabetes-related complications).
• Dental appliances and dentures.
• Internally implanted insulin pumps.
- Repair or replacement of External Prosthetic Devices and Orthotic Devices due to loss or misuse.

**Habilitative Services**

We cover inpatient and outpatient habilitative Services subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. Coverage includes the range of Medically Necessary Services or health care devices designed to help a person keep, learn, or improve skills and functioning for daily living. Examples include therapy for a child who is not walking or talking at the expected age. These Services may include physical, occupational, speech, and aural therapy, and other Services for people with disabilities and that:

- Takes into account the unique needs of the individual.
- Targets measurable, specific treatment goals appropriate for the person’s age, and physical and mental condition.

We cover these habilitative Services at the Deductible, Copayment, or Coinsurance shown in the “Benefit Summary.” The “Benefit Summary” also shows a visit or day maximum for habilitative Services. That visit or day maximum will be exhausted (used up) for a Year when the number of visits or days that we covered during the Year under this EOC, plus any visits or days we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the visit or day maximum. After you reach the visit or day maximum, we will not cover any more visits or days for the remainder of the Year. Visit or day maximums do not apply to habilitative Services to treat mental health conditions covered under this EOC.

The following habilitative Services are covered as described under the “External Prosthetic Devices and Orthotic Devices” and “Outpatient Durable Medical Equipment (DME)” sections:

- Braces, splints, prostheses, orthopedic appliances and orthotic devices, supplies or apparatuses used to support, align or correct deformities or to improve the function of moving parts.
- Durable medical equipment and mobility enhancing equipment used to serve a medical purpose, including sales tax.

**Habilitative Services Exclusions**

- Activities that provide diversion or general motivation.
- Custodial care or services for individualized education program development.
- Daycare.
- Exercise programs for healthy individuals.
- Housing.
- Recreational activities.
- Respite care.
- Services and devices delivered pursuant to federal Individuals with Disabilities Education Act of 2004 (IDEA) requirements.
- Services solely for palliative purposes.
- Social services.
- Specialized job testing.
Health Education Services
We cover a variety of health education Services to help you take an active role in improving and maintaining your health, such as individual and group visits, free phone-based “Talk with a Health Consultant” program, and health education classes. These Services include:

- Diabetic counseling.
- Diabetic and other outpatient self-management training and education.
- Medical nutritional therapy for diabetes.
- Post coronary counseling and nutritional counseling.
- Tobacco use cessation.

If you receive health education Services during a primary care visit, you pay the primary care Copayment or Coinsurance shown in the “Benefit Summary.” If you receive health education Services during a specialty care visit, you pay the specialty care Copayment or Coinsurance shown in the “Benefit Summary.” There are fees for some health education classes. For more information about our health education programs, see our Healthy Living catalog, call Member Services, or go to kp.org. To use the free phone-based program, “Talk with a Health Consultant,” call 503-286-6816 or 1-866-301-3866 (toll free) and select option 2.

Health Education Services Exclusions
- Educational and clinical programs for weight control.

Home Health Services
Home health Services are Services provided in the home by nurses, medical social workers, chemical dependency professionals, home health aides, and physical, occupational, speech, and respiratory therapists. We cover home health Services only if all of the following are true:

- You are substantially confined to your home (or to a place of temporary or permanent residence used as your home) or the care is provided in lieu of Medically Necessary hospitalization.
- A Medical Group physician determines that it is feasible to maintain effective supervision and control of your care in your home and that the Services can be safely and effectively provided in your home.
- You receive prior authorization from Company in accordance with Utilization Review criteria developed by Medical Group and approved by Company.
- Services are provided through a licensed Home Health Agency.

The “Benefit Summary” shows a visit maximum for home health Services. That visit maximum will be exhausted (used up) for a Year when the number of visits that we covered during the Year under this EOC, plus any visits we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the visit maximum. After you reach the visit maximum, we will not cover any more visits for the remainder of the Year.

The following types of Services are covered in the home only as described under these headings in this “Benefits” section:

- “Chemical Dependency Services.”
- “Dialysis Services.”
- “Outpatient Durable Medical Equipment (DME).”
- “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures.”
**Home Health Services Exclusions**

- “Meals on Wheels” or similar food services.
- Nonmedical, custodial, homemaker or housekeeping type services except by home health aides as ordered in the approved plan of treatment.
- Private duty or continuous nursing Services.
- Services designed to maintain optimal health in the absence of symptoms.
- Services not included in an approved plan of treatment.
- Services of a person who normally lives in the home or who is a member of the family.
- Services that an unlicensed family member or other layperson could provide safely and effectively in the home setting after receiving appropriate training. These Services are excluded even if we would cover the Services if they were provided by a qualified medical professional in a hospital or skilled nursing facility.
- Supportive environmental materials such as handrails, ramps, telephones, air conditioners, and similar appliances and devices.

**Hospice Services**

Hospice is a specialized form of interdisciplinary care designed to provide palliative care to help alleviate your physical, emotional, and spiritual discomfort through the last phases of life due to a terminal illness. It also provides support to your primary caregiver and your family. When you choose hospice, you are choosing to receive palliative (comfort) care for pain and other symptoms associated with the terminal illness, but not to receive care to try to cure the terminal illness. You may change your decision to receive hospice Services at any time. You pay the Deductible, Copayment, or Coinsurance shown in the “Benefit Summary” under “Hospice Services.”

We cover hospice Services if all of the following requirements are met:

- A Medical Group physician has diagnosed you with a terminal illness and determines that your life expectancy is six months or less.
- The Services are provided in your home (or a place of temporary or permanent residence used as your home).
- The Services are provided by a licensed hospice agency approved by Kaiser Foundation Hospitals.
- The Services are necessary for the palliation and management of your terminal illness and related conditions.
- The Services meet Utilization Review by Company using criteria developed by Medical Group and approved by Company.

We cover the following hospice Services:

- Counseling and bereavement Services for up to one year.
- Durable Medical Equipment (DME).
- Home health aide and Homemaker Services.
- Medical social Services.
- Medication and medical supplies and appliances.
- Participating Physician Services.
- Rehabilitative therapy Services for purposes of symptom control or to enable you to maintain activities of daily living.
• Services of volunteers.
• Short-term inpatient Services including respite care and care for pain control and acute and chronic symptom management.
• Skilled nursing Services, including assessment, evaluation, and case management of nursing needs, treatment for pain and symptom control, provision of emotional support to you and your family, and instruction to caregivers.

**Infertility Services**
We cover the diagnosis of involuntary infertility. Infertility Services include diagnostic imaging and laboratory tests, limited to tests to rule out sexually transmitted diseases, hormone level tests, semen analysis, and diagnostic laparoscopy or hysteroscopy. This benefit includes diagnosis of both male and female infertility; however, Services are covered only for the person who is the Member.

**Infertility Services Exclusions**
• Inpatient and outpatient Services for the treatment of infertility.
• Donor semen (including the Member’s own semen), donor eggs (including the Member’s own eggs), and Services related to their procurement and storage.
• Oral and injectable drugs used in the treatment of infertility.
• Services related to conception by artificial means, such as in vitro fertilization (IVF), ovum transplants, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), and artificial insemination.
• Services to reverse voluntary, surgically induced infertility.

**Limited Dental Services**
We do not cover dental Services except as described below and in the “Pediatric Dental Services” section. Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. You may request these criteria by calling Member Services.

**Covered Dental Services**
We cover dental Services only as described below:
• Dental and orthodontic Services for the treatment of craniofacial anomalies if the Services are Medically Necessary to improve or restore function.
• Dental Services necessary for or resulting from medical treatment such as surgery on the jawbone and radiation treatment, limited to (a) emergency dental Services, or (b) extraction of teeth to prepare the jaw for radiation treatments of neoplastic disease.
• General anesthesia and associated hospital or ambulatory surgical facility Services in conjunction with non-covered dental Services when Medically Necessary for Members who:
  • have a medical condition that your Participating Physician determines would place you at undue risk if the dental procedure were performed in a dental office; or
  • are children age eight and younger, or are physically or developmentally disabled, with a dental condition that cannot be safely and effectively treated in a dental office.

You pay the Deductible, Copayment, or Coinsurance you would pay if the Services were not related to a covered dental Service.
Limited Dental Services Exclusions
The following dental Services are not covered, except where specifically listed as covered under “Pediatric Dental Services” in the “Benefits” section:

- Dental appliances and dentures.
- Dental implants.
- Dental Services following accidental injury to teeth.
- Extraction of teeth, except as described above in the “Covered Dental Services” section.
- Hospital Services for dental care, except as described above in the “Covered Dental Services” section.
- Orthodontics, except as described above in the “Covered Dental Services” section.
- Routine or preventive dental Services, except as described in the “Pediatric Dental Services” section.
- Services to correct malocclusion.

Maternity and Newborn Care
We cover the following maternity and newborn care Services:

- Prenatal visits and first postpartum visit.
- Maternity hospital care for mother and baby, including Services for complications of pregnancy.
- Vaginal or cesarean childbirth delivery in a hospital or in a birth center, including facility fees.
- Home childbirth Services when provided by a Participating Provider, including Medically Necessary supplies of a home birth, for low risk pregnancies.
- Newborn medical Services following birth and initial physical exam.
- Newborn PKU test.

We will not limit the length of a maternity hospital stay for a mother and baby to less than 48 hours for vaginal delivery and 96 hours for a cesarean section delivery. The length of inpatient stay is determined by an attending Participating Provider, in consultation with the mother. Our policy complies with the federal Newborns’ and Mothers’ Health Protection Act of 1996 (NMHPA).

Newborns are covered from the moment of birth for the first 21 days of life and are subject to their own Deductible, Copayments, and Coinsurance. In order for coverage to continue beyond this 21-day period, you must follow the rules for adding Dependents as described under “Adding New Dependents to an Existing Account” in the “When You Can Enroll and When Coverage Begins” section.

Certain maternity Services, such as screening for gestational diabetes and breastfeeding counseling and support, are covered under the “Preventive Care Services” section. Outpatient Services for laboratory, X-ray, imaging, and special diagnostic procedures are covered under the “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures” section.

Maternity and Newborn Care Exclusions
- Home birth Services provided by family or Non-Participating Providers.

Medical Foods and Formula
We cover the following Medically Necessary medical foods and formula subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company:

- Elemental formula for the treatment of eosinophilic gastrointestinal associated disorder.
- Enteral formula for home treatment of severe intestinal malabsorption when the formula comprises the sole or essential source of nutrition.
- Medical foods and formula necessary for the treatment of phenylketonuria (PKU), specified inborn errors of metabolism, or other metabolic disorders.

**Mental Health Services**

We cover mental health Services as found in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders (DSM)*, published by the American Psychiatric Association, including Services for treatment of eating disorders when associated with a diagnosis of a DSM categorized mental health condition, when Services are necessary for:

- Crisis intervention.
- Evaluation.
- Treatment of mental disorders or chronic conditions that a mental health Participating Provider determines to be Medically Necessary and expects to result in objective, measurable improvement.

We cover mental health Services subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. You may request the criteria by calling Member Services. We cover Participating Provider Services under this “Mental Health Services” section only if they are provided by a licensed psychiatrist, licensed psychologist, licensed clinical social worker, licensed mental health counselor, licensed professional counselor, licensed marriage and family therapist, advanced practice psychiatric nurse, licensed behavioral analyst, licensed assistant behavioral analyst or registered behavioral analyst interventionist. The benefits described in this “Mental Health Services” section comply with the Mental Health Parity and Addiction Equity Act.

**Outpatient Services**

We cover individual office visits, group therapy visits, intensive outpatient visits, and Assertive Community Treatment (ACT) Services for mental health. ACT Services are designed to provide comprehensive outpatient treatment and support to Members who are diagnosed with a severe mental illness and whose symptoms of mental illness lead to serious dysfunction in daily living.

We cover mental health Services provided in a skilled nursing facility, when all of the following are true:

- You are substantially confined to a skilled nursing facility in lieu of Medically Necessary hospitalization.
- Your Participating Physician determines that it is feasible to maintain effective supervision and control of your care in a skilled nursing facility and that the Services can be safely and effectively provided in a skilled nursing facility.
- You receive prior authorization from Company in accordance with Utilization Review criteria developed by Medical Group and approved by Company.

We cover in home mental health Services, when all of the following are true:

- You are substantially confined to your home (or a friend’s or relative’s home), or the care is provided in lieu of Medically Necessary hospitalization.
- Your Participating Physician determines that it is feasible to maintain effective supervision and control of your care in your home and that the Services can be safely and effectively provided in your home.
- You receive prior authorization from Company in accordance with Utilization Review criteria developed by Medical Group and approved by Company.
**Inpatient Hospital Services**
We cover inpatient hospital Services for mental health. Prior authorization is not required for Members who are involuntarily committed and subsequently treated in a state hospital. Coverage includes drugs that medical personnel administer to you in an acute care general hospital facility that is a Participating Facility. A Participating Provider must prescribe the drugs as part of your plan of care in the inpatient hospital facility.

**Residential Services**
We cover residential Services in a residential facility. Coverage includes drugs that medical personnel administer to you in a residential facility that is a Participating Facility. A Participating Provider must prescribe the drugs as part of your plan of care in a residential facility.

**Psychological Testing**
If, in the professional judgment of a Participating Provider you require psychological testing as part of diagnostic evaluation, prescribed tests are covered in accord with this “Mental Health Services” section. We do not cover court-ordered testing or testing for ability, aptitude, intelligence, or interest unless Medically Necessary.

**Naturopathic Medicine**
Naturopathic medicine is a form of health care that uses a wide range of natural approaches. Naturopathic physicians diagnose and treat patients by using natural modalities such as clinical nutrition, herbal medicine, and homeopathy. We cover Services including evaluation and treatment when provided by a Participating Provider when you receive a referral from a Participating Physician, and only when the Services are provided as outpatient Services in the Participating Provider's office. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. A list of Participating Providers may be obtained from Member Services or by visiting [http://www.chpgroup.com](http://www.chpgroup.com).

**Naturopathic Medicine Exclusions**
- Acupressure.
- Behavioral training and modification, including but not limited to biofeedback, hypnotherapy, play therapy, and sleep therapy.
- Breathing, relaxation, and East Asian exercise techniques.
- Cosmetics, dietary supplements, recreation, health or beauty classes, aids, or equipment.
- Costs or charges incurred for which the Member is not legally required to pay, or for professional Services rendered by a person who resides in the Member's home, or who is related to the Member by marriage or blood (including parents, children, sisters, brothers, or foster children).
- Cupping.
- Dermal friction technique.
- Dietary advice and health education based on East Asian medical theory.
- Disorders connected to military service, any treatment or service to which the Member is legally entitled through the United States Government or for which facilities are available.
- East Asian massage and Tui na.
- Environmental enhancements, modifications to dwellings, property or motor vehicles, adaptive equipment, personal lodgings, travel expenses, meals.
- Expenses incurred for any Services provided before coverage begins or after coverage ends.
- Health or exercise classes, aids, or equipment.
- Infra-red therapy.
- The following laboratory Services:
  - Comprehensive digestive stool analysis.
  - Cytotoxic food allergy test.
  - Darkfield examination for toxicity or parasites.
  - EAV and electronic tests for diagnosis or allergy.
  - Fecal transient and retention time.
  - Henshaw test.
  - Intestinal permeability.
  - Loomis 24 hour urine nutrient/enzyme analysis.
  - Melatonin biorhythm challenge.
  - Salivary caffeine clearance.
  - Sulfate/creatinine ratio.
  - Thermography, hair analysis, heavy metal screening, and mineral studies.
  - Tryptophan load test.
  - Urinary sodium benzoate.
  - Urine saliva pH.
  - Zinc tolerancy test.
- Laserpuncture.
- Moxibustion.
- Nambudripad allergy eliminated technique (NAET).
- Obesity or weight control.
- Personal or comfort items, environmental enhancements, modifications to dwellings, property or motor vehicles, adaptive equipment, and training in the use of the equipment, personal lodging, travel expenses, or meals.
- Point injection therapy (aquapuncture).
- Qi gong.
- Services designed to maintain optimal health in the absence of symptoms.
- Sonopuncture.
- Thermography, hair analysis, heavy metal screening, and mineral studies.

**Outpatient Durable Medical Equipment (DME)**

We cover outpatient Durable Medical Equipment (DME) according to the DME formulary guidelines. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. DME must be for use in your primary residence (or another location used as your primary residence). Coverage is limited to the standard supply or equipment that adequately meets your medical needs. We decide whether to rent or purchase the DME, and we select the vendor. We also decide whether to repair, adjust, or replace the DME when necessary.
Our DME formulary guidelines allow certain DME (such as crutches and canes) for use in your home to be picked up from Participating Providers. To find out whether we will cover a particular DME item, call Member Services.

When you receive DME in a home health setting that is in lieu of hospitalization, DME is covered at the same level as if it were received in an inpatient hospital care setting.

Covered DME includes the following:

- Bilirubin lights.
- CADD (continuous ambulatory drug delivery) pumps.
- Diabetic equipment and supplies including external insulin pumps, infusion devices, and glucose monitors.
- Enteral pumps and supplies.
- Osteogenic bone stimulators.
- Osteogenic spine stimulators.
- Oxygen and oxygen supplies.
- Ventilators.
- Wheelchairs.

**DME Formulary**

Our DME formulary includes the list of Durable Medical Equipment that has been approved by our DME Advisory Committee for our Members. The DME formulary was developed and is maintained by a multidisciplinary clinical and operational workgroup with review and input from Medical Group physicians and medical professionals with DME expertise (for example, physical, respiratory, and enterostomal therapists and home health practitioners) with Medicare criteria used as a basis for this formulary. Our DME formulary is periodically updated to keep pace with changes in medical technology and clinical practice. To find out whether a particular DME item is included in our DME formulary, please call Member Services.

Our formulary guidelines allow you to obtain non-formulary DME items (those not listed on our DME formulary for your condition) if Medical Group’s designated DME review physician determines that it is Medically Necessary and that there is no formulary alternative that will meet your medical needs.

**Outpatient Durable Medical Equipment (DME) Exclusions**

- Comfort, convenience, or luxury equipment or features.
- Devices for testing blood or other body substances (except diabetes blood glucose monitors and their supplies).
- Exercise or hygiene equipment.
- Modifications to your home or car.
- More than one corrective appliance or artificial aid or item of Durable Medical Equipment, serving the same function or the same part of the body, except for necessary repairs, adjustments and replacements as specified under this “Outpatient Durable Medical Equipment (DME)” section.
- Non-medical items, such as sauna baths or elevators.
- Repair or replacement of DME items due to loss or misuse.
- Spare or duplicate use DME.
Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures

We cover outpatient Services for laboratory, X-ray, imaging, and special diagnostic procedures. Some Services, such as preventive screenings and routine mammograms, are not covered under this “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures” benefit but may be covered under the “Preventive Care Services” section.

Women 40 years of age or older, who are seeking annual routine mammograms, may contact the Radiology Department directly to set up appointments.

For Members age 50 or older or for younger Members who are at high risk, covered preventive colorectal screening tests include one fecal occult blood test per year plus one flexible sigmoidoscopy every five years, one colonoscopy every 10 years, or one double contrast barium enema every five years. These tests are covered more frequently if your Participating Provider recommends them because you are at high risk for colorectal cancer or disease.

We cover prostate screening examinations once every two years for men 50 years of age or older or for younger Members who are at high risk, and more frequently if your Participating Provider recommends it because you are at high risk for prostate cancer or disease.

We cover genetic testing and related Services for genetic counseling and medically appropriate genetic testing for the purpose of diagnostic testing to determine disease and/or predisposition of disease, and to develop treatment plans. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. Covered Services are limited to preconception and prenatal testing for detection of congenital and heritable disorders, and testing for the prediction of high-risk occurrence or reoccurrence of disease when Medically Necessary.

Laboratory, X-ray, and Imaging

We cover outpatient laboratory, X-ray, and imaging Services. Covered outpatient laboratory, X-ray, and imaging Services include, but are not limited to:

- Bone densitometry.
- Cardiovascular testing.
- Cultures.
- Glucose tolerance.
- X-ray.
- Ultrasound imaging.
- Urinalysis.

Special Diagnostic Procedures

Special diagnostic procedures may or may not involve radiology or imaging technology. Some special diagnostic Services may be subject to a higher Copayment or Coinsurance, as shown in the “Benefit Summary.” Covered special diagnostic procedures include, but are not limited to:

- CT scans.
- Mammograms.
- MRI.
- Nerve conduction studies.
- PET scans.
- Pulmonary function studies.
- Sleep studies.

Procedures such as scope insertion for colonoscopy, endoscopy, and laparoscopy are not covered under this “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures” benefit but may be covered if they are performed during a Service we are covering under another section of this “Benefits” section.

**Outpatient Prescription Drugs and Supplies**

We cover outpatient prescription drugs and supplies as described in this “Outpatient Prescription Drugs and Supplies” section, and only if all of the following conditions are met:

- The drug or supply is prescribed by a Participating Provider or any licensed Dentist in accordance with our drug formulary guidelines.

- The law requires the drug or supply to bear the legend “Rx only,” or the drug or supply is a non-prescription item that our drug formulary lists for your condition.

- You obtain the drug or supply at a Participating Pharmacy (including our Mail-Delivery Pharmacy) or in a prepackaged take-home supply from a Participating Facility or Participating Medical Office.

Items covered under this “Outpatient Prescription Drugs and Supplies” benefit include:

- Certain preventive medications (including, but not limited to, aspirin, fluoride, liquid iron for children ages 6 to 12 months at risk for anemia, and tobacco cessation drugs) according to, and as recommended by, the USPSTF, when obtained with a prescription order.

- Certain self-administered IV drugs, fluids, additives, and nutrients that require specific types of parenteral-infusion (such as IV or intraspinal-infusion) for up to a 30-day supply, including the supplies and equipment required for their administration and teaching doses, subject to the limitation under “Outpatient Prescription Drug Limitations.”

- Drugs for the treatment of Hepatitis C.

- Drugs, injectables, and radioactive materials used for therapeutic or diagnostic purposes, if they are administered to you in a Participating Medical Office or during home visits. We cover these items upon payment of the administered medications Copayment or Coinsurance shown under “Outpatient Services” in the “Benefit Summary.”

- Drugs prescribed for an indication if the FDA has not approved the drug for that indication, (off-label drugs) are covered only if our Regional Formulary and Therapeutics Committee determines that the drug is recognized as effective for that use (i) in one of the standard reference compendia, or (ii) in the majority of relevant peer-reviewed medical literature, or (iii) by the Secretary of the U.S. Department of Health and Human Services.

- FDA approved contraceptive drugs and devices including injectable contraceptives and internally implanted time-release contraceptive drugs, emergency contraceptives, and contraceptive devices such as intrauterine devices, diaphragms, and cervical caps.

- Glucagon emergency kits, insulin, ketone test strips for urine-testing, blood glucose test strips, lancets, disposable needles and syringes, and injection aids when prescribed for treatment of diabetes. We cover additional diabetic equipment and supplies under the “Outpatient Durable Medical Equipment (DME)” section and the “External Prosthetic Devices and Orthotic Devices” section.

- Oral chemotherapy medications used for the treatment of cancer.

- Post-surgical immunosuppressive drugs after covered transplant Services.

- Prescription medications purchased in a foreign country when associated with an Emergency Medical Condition.
Deductible, Copayments, and Coinsurance for Covered Drugs and Supplies

When you get a prescription from a Participating Pharmacy, Participating Facility, or Participating Medical Office, or order a prescription from our Mail-Delivery Pharmacy, you pay the Deductible, Copayment, or Coinsurance as shown in the “Benefit Summary.” Deductible amounts count toward the Out-of-Pocket Maximum. Once the Deductible is satisfied, outpatient prescription drugs and supplies are subject to Copayment or Coinsurance until the Out-of-Pocket Maximum is met. This applies for each prescription consisting of up to the day supply limit shown in the “Benefit Summary.”

If Charges for the drug or supply are less than your Copayment or Coinsurance, you pay the lesser amount.

Day Supply Limit

The prescribing provider determines how much of a drug or supply to prescribe. For purposes of day supply coverage limits, the prescribing provider determines the amount of a drug or supply that constitutes a Medically Necessary 30-day (or any other number of days) supply for you. When you pay the Deductible, Copayment, or Coinsurance shown in the “Benefit Summary,” you will receive the prescribed supply up to the day supply limit. If you wish to receive more than the covered day supply limit, then you must pay Charges for any prescribed quantity that exceeds the day supply limit, unless due to medication synchronization, in which case we will adjust the applicable Copayment for the quantity that exceeds the day supply limit.

You may receive a 12-month supply of a contraceptive drug at one time, unless you request a smaller supply or the prescribing provider determines that you must receive a smaller supply. We may limit the covered refill amount in the last quarter of the Year if we have previously covered a 12-month supply of the contraceptive drug within the same Year.

Medication Synchronization

Medication synchronization is the coordination of medication refills, if you are taking two or more medications for a chronic condition, so that your medications are refilled on the same schedule. You may request medication synchronization for a new prescription from the prescribing provider or a Participating Pharmacy who will determine the appropriateness of medication synchronization for the drugs being dispensed and inform you of the decision.

If the prescription will be filled to more or less than the prescribed day supply limit for the purpose of medication synchronization, we will adjust the applicable Copayment accordingly.

How to Get Covered Drugs or Supplies

Participating Pharmacies are located in many Participating Facilities. To find a Participating Pharmacy please see your Medical Directory, visit kp.org, or contact Member Services.

Participating Pharmacies include our Mail-Delivery Pharmacy. This pharmacy offers postage-paid delivery to addresses in Oregon and Washington. Some drugs and supplies are not available through our Mail-Delivery Pharmacy, for example drugs that require special handling or refrigeration, or are high cost. Drugs and supplies available through our Mail-Delivery Pharmacy are subject to change at any time without notice.

If you would like to use our Mail-Delivery Pharmacy, call 1-800-548-9809 or order online at kp.org.

Definitions

The following terms, when capitalized and used in this “Outpatient Prescription Drugs and Supplies” section mean:

- **Brand-Name Drug.** The first approved version of a drug. Marketed and sold under a proprietary, trademark-protected name by the pharmaceutical company that holds the original patent.
- **Generic Drug.** A drug that contains the same active ingredient as a Brand-Name Drug and is approved by the U.S. Food and Drug Administration (FDA) as being therapeutically equivalent and having the same active ingredients(s) as the Brand-Name Drug. Generally, Generic Drugs cost less than Brand-Name Drugs, and must be identical in strength, safety, purity, and effectiveness.

- **Non-Preferred Brand-Name Drug.** A Brand-Name drug or supply that is not approved by Company’s Regional Formulary and Therapeutics Committee and requires prior authorization for coverage.

- **Preferred Brand-Name Drug.** The first approved version of a drug or supply that Company’s Regional Formulary and Therapeutics Committee has approved. Marketed and sold under a proprietary, trademark-protected name by the pharmaceutical company that holds the original patent.

- **Specialty Drug.** A drug or supply, including many self-injectables as well as other medications, often used to treat complex chronic health conditions, is generally high cost, and is approved by the U.S. Food and Drug Administration. Specialty drug treatments often require specialized delivery, handling, monitoring, and administration.

**About Our Drug Formulary**

Our drug formulary is a list of drugs that our Regional Formulary and Therapeutics Committee has approved for our Members and includes drugs covered under this EOC. Drugs on the formulary have been approved by the FDA. They have also been reviewed and approved by our Regional Formulary and Therapeutics Committee. The Regional Formulary and Therapeutics Committee is made up of Participating Physicians, other Participating Providers, pharmacists, and administrative staff. The Regional Formulary and Therapeutics Committee chooses drugs for the formulary based on a number of factors, including safety and effectiveness as determined from a review of the scientific literature. We may not approve a drug if there is not enough scientific evidence that it is clinically effective. We may also exclude a drug if it does not have a clinical or cost advantage over comparable formulary drugs.

Our Regional Formulary and Therapeutics Committee meets every month to review new drugs and reconsider drugs currently on the market. After this review, we may add drugs to the formulary or remove drugs from it. If we remove a drug from the formulary, you will need to switch to another comparable drug that is on the drug formulary, unless your old drug meets exception criteria. Refer to the “Drug Formulary Exception Process” in this “Outpatient Prescription Drugs and Supplies” section for more information.

When we remove a drug from the formulary, we will notify Members who filled a prescription for the drug at a Participating Pharmacy within the prior three months. If a formulary change affects a prescription drug you are taking, we encourage you to discuss any questions or concerns with your Participating Provider or another member of your health care team.

Drugs on our formulary may move to a different drug tier during the Year. For example, a drug could move from the Non-Preferred Brand-Name Drug list to the Preferred Brand-Name Drug list. If we move a drug you are taking to a different drug tier, this could change the Copayment or Coinsurance amount you pay for that drug.

To see if a drug or supply is on our drug formulary, or to find out what drug tier the drug is in, call our Formulary Application Services Team (FAST) at 503-261-7900 or toll free at 1-888-572-7231. If you would like a copy of our drug formulary or additional information about the formulary process, please call Member Services. The drug formulary is also available online at kp.org. The presence of a drug on our drug formulary does not necessarily mean that your Participating Provider will prescribe it for a particular medical condition.

**Prior Authorization and Step Therapy Prescribing Criteria**

Prior authorization is required when you are prescribed certain drugs or supplies before they can be covered. A Participating Provider may request prior authorization if he or she determines that the drug or supply is Medically Necessary. Prescribing Participating Providers must supply to Company the medical information
necessary for Company to make the prior authorization determination. Coverage for a prescribed drug or supply that is approved for prior authorization begins on the date Company approves the request.

A list of those drugs and supplies that require prior authorization is available online at kp.org or you may contact Member Services at 1-800-813-2000.

We apply step therapy prescribing criteria, developed by Medical Group and approved by Company, to certain drugs and supplies. The step therapy prescribing criteria require that you try a therapeutically similar drug (step 1) for a specified length of time before we will cover another drug (step 2) prescribed for the same condition. A list of drugs and supplies subject to step therapy prescribing criteria, and the requirements for moving to the next step drug, is available online at kp.org or you may contact Member Services at 1-800-813-2000.

**Emergency Fill**

For purposes of this section, “emergency fill” means a limited dispensed amount of the prescribed drug that allows time for the processing of a prior authorization request.

An emergency fill must be received at a Participating Pharmacy and is subject to the applicable Deductible, Copayment, or Coinsurance shown in the “Benefit Summary.” An emergency fill is limited to no more than a seven-day supply or the minimum packaging size available.

You may have the right to receive an emergency fill of a prescription drug that requires prior authorization under the following circumstances:

- the Participating Pharmacy is unable to reach the Company’s prior authorization department by phone, as it is outside the department’s business hours; or
- the Participating Pharmacy is unable to reach the prescribing Participating Provider for full consultation, and
- delay in treatment would result in imminent emergency care, hospital admission or might seriously jeopardize the life or health of the patient or others in contact with the patient.

**Drug Formulary Exception Process**

Our drug formulary guidelines include an exception process that is available when a Participating Provider prescribes a drug or supply that our drug formulary does not list for your condition, if the law requires the item to bear the legend “Rx only.” The exception process is not available for drugs or supplies that the law does not require to bear this legend, or for any drug or supply prescribed by someone other than a Participating Provider.

A Participating Provider may request an exception if he or she determines that the non-formulary drug or supply is Medically Necessary. We will make a coverage determination within 72 hours of receipt for standard requests and within 24 hours of receipt for expedited requests. We will approve the exception if all of the following requirements are met:

- We determine that the drug or supply meets all other coverage requirements except for the fact that our drug formulary does not list it for your condition.
- Medical Group or a designated physician makes the following determinations:
  - The drug or supply is Medically Necessary because you are allergic to, or intolerant of, or have experienced treatment failure with, any alternative drugs or supplies that our drug formulary lists for your condition.
  - Your condition meets any additional requirements that the Regional Formulary and Therapeutics Committee has approved for the drug or supply. For this drug or supply, the Participating Pharmacy
can provide a copy of the additional criteria upon request. In some cases, there may be a short delay in filling your prescription while your information is being reviewed.

If we approve an exception through this exception process, then we will cover the drug or supply at the applicable Deductible, Copayment, or Coinsurance shown in the “Benefit Summary.”

If we do not approve the formulary exception request, we will send you a letter informing you of that decision. You may request a review by an independent review organization. The process is explained in our denial letter and under “External Review” in the “Grievances, Claims, Appeals, and External Review” section.

**Your Prescription Drug Rights**

You have the right to safe and effective pharmacy Services. You also have the right to know what drugs are covered under this Plan and the limits that apply. If you have a question or a concern about your prescription drug benefits, please contact Member Services at 1-800-813-2000 or visit us online at kp.org.

If you would like to know more about your rights, or if you have concerns about your Plan you may contact the Washington State Office of Insurance Commissioner at 1-800-562-6900 or www.insurance.wa.gov. If you have a concern about the pharmacists or pharmacies serving you, please contact the Washington State Department of Health at 360-236-4700, www.doh.wa.gov, or HSQACSC@doh.wa.gov.

**Medication Management Program**

We have a Medication Management Program. The program’s primary focus is on reducing cardiovascular risk, especially by controlling lipid levels and high blood pressure. Participating Providers, including pharmacists, nurse care managers and other staff work with Members to educate, and monitor and adjust medication doses. There is no extra Copayment or Coinsurance for the Medication Management Program.

**Outpatient Prescription Drug Limitations**

- If your prescription allows refills, there are limits to how early you can receive a refill. We will refill your prescription when you have used at least 70 percent of the quantity, unless the law or your prescribing provider prohibits an early refill. Please ask your pharmacy if you have questions about when you can get a covered refill.

- Teaching doses of self-administrable injectable drugs, fluids, additives, and nutrients are limited to three doses per medication per lifetime.

- The Participating Pharmacy may reduce the day supply dispensed at the Copayment or Coinsurance to a 30-day supply in any 30-day period if it determines that the drug or supply is in limited supply in the market or for certain other items. Your Participating Pharmacy can tell you if a drug or supply you use is one of these items.

**Outpatient Prescription Drugs and Supplies Exclusions**

- Any packaging, such as blister or bubble repacking, other than the dispensing pharmacy’s standard packaging.

- Brand-Name Drugs for which a Generic Drug is available, unless approved. Refer to “Prior Authorization and Step Therapy Prescribing Criteria” section.

- Drugs for treatment of infertility.

- Drugs prescribed for an indication if the U.S. Food and Drug Administration (FDA) has determined that use of the drug for that indication is contraindicated.

- Drugs and supplies from the Mail-Delivery Pharmacy to addresses outside of Oregon or Washington.
- Drugs and supplies that are available without a prescription, even if the non-prescription item is in a different form or different strength (or both), except that this exclusion does not apply to non-prescription drugs or supplies that our drug formulary lists for your condition.
- Drugs that the FDA has not approved.
- Drugs used for the treatment or prevention of sexual dysfunction disorders.
- Drugs used in weight management.
- Drugs used to enhance athletic performance.
- Extemporaneously compounded drugs, unless the formulation is approved by our Regional Formulary and Therapeutics Committee.
- Internally implanted time-release drugs (except that internally implanted time-release contraceptive drugs are covered).
- Non-formulary drugs that have not been approved (refer to the “Drug Formulary Exception Process”).
- Nutritional supplements.
- Outpatient drugs that require special handling, refrigeration, or high cost drugs are not provided through Mail-Delivery Pharmacy.
- Replacement of drugs and supplies due to loss, damage, or carelessness.
- We do not mail drugs to addresses outside of Oregon and Washington.

**Pediatric Dental Services**

The Services described in this “Pediatric Dental Services” section are covered only if all of the following conditions are satisfied:

- You are a current Member and Services are rendered up until the end of the month in which you turn 19 years of age.
- A Participating Dentist determines that the Services are Dentally Necessary.
- The Services are provided, prescribed, authorized, and/or directed by a Participating Dentist or Participating Dental Provider, except where specifically noted to the contrary in this EOC.
- You receive the Services inside our Service Area from a Participating Dental Provider, except where specifically noted to the contrary in this EOC.
- The Services are provided in a Participating Dental Office, except where specifically noted to the contrary in this EOC.
- The Service is listed in the “Schedule of Covered Pediatric Dental Procedures” section in this EOC.

Coverage is based on the least costly treatment alternative. If you request a Service that is a more costly treatment alternative from that recommended by your Participating Dentist, but that accomplishes the same goal, we will cover the Services up to the benefit level of the least costly treatment alternative. You will be responsible for any additional Charges.

The “Benefit Summary” lists your Deductible, Copayments, and Coinsurance for each covered Service. The Services covered by this plan are described below and detailed in the “Schedule of Covered Pediatric Dental Procedures.” All benefits are subject to the “Pediatric Dental Services Exclusions” and “Pediatric Dental Services Limitations” sections of this EOC.
**Preventive and Diagnostic Services**

We cover the following preventive and diagnostic Services:

- Examination of your mouth (oral examination) to determine the condition of your teeth and gums, including:
  - Complete dental/medical history and general health assessment.
  - Complete thorough evaluation of extra-oral and intra-oral hard and soft tissues.
  - Limited oral evaluations as Dentally Necessary to evaluate a specific dental problem or oral health complaint, assess a dental emergency, or recommend other treatment.
  - Limited visual oral assessments or screenings.
  - The evaluation and recording of dental caries, missing or unerupted teeth, restoration, occlusal relationships, periodontal conditions (and periodontal charting), hard and soft tissue anomalies, and oral cancer screening.

- Oral hygiene instruction, including individualized oral hygiene instructions, tooth brushing techniques, flossing, and use of oral hygiene aids.

- Routine preventive teeth cleaning (prophylaxis). You are covered for up to two visits for oral prophylaxis treatments in any 12-consecutive-month period as Dentally Necessary.

- Sealants when used on mechanically and/or chemically prepared enamel surface.

- Installation of space maintainers (appliances used to maintain spacing after removal of a tooth or teeth) for Members age 12 and younger for fixed unilateral or bilateral space maintenance, including:
  - Recementation of space maintainers;
  - Removal of space maintainers; and
  - Replacement space maintainers when dentally appropriate.

- Topical fluoride treatments including fluoride rinse, foam or gel, and disposable trays.

- X-rays to check for cavities and to determine the condition of your teeth and gums, subject to frequency limits detailed in the “Pediatric Dental Services Limitations” section of this EOC. Covered Services include:
  - Bitewing X-rays.
  - Cephalometric films.
  - Intraoral complete series.
  - Medically Necessary periapical X-rays that are not included in a complete series for diagnosis in conjunction with definitive treatment.
  - Occlusal intraoral X-rays.
  - Panoramic X-rays.
  - X-rays not listed above on a case-by-case basis when Dentally Necessary.

**Minor Restorative Services**

We cover the following minor restorative dental Services:

- Routine fillings.
- Stainless steel and composite/acrylic restorations for primary and permanent teeth.
- Synthetic (composite, resin, and glass ionomer) restorations for primary and permanent teeth.
- Simple extractions.

**Endodontic Services**
We cover the following endodontic Services:
- Diagnosis, evaluation, and treatment of the root canal or tooth pulp.
- Root canal and related therapy, including:
  - Apexification for apical closures of anterior permanent teeth.
  - Apicoectomy and retrograde filling for anterior teeth.
  - Retreatment for the removal of post, pin, old root canal filing material and all procedures Dentally Necessary to prepare the canal with placement of new filing material.
  - Therapeutic pulpotomy on primary teeth and pulpal debridement on permanent teeth only.
  - Treatment for permanent anterior, bicuspid, and molar teeth.
  - Treatment with resorbable material for primary maxillary incisor teeth D, E, F, and G if the entire root is present at treatment.

**Periodontic Services**
We cover the following periodontic Services:
- Periodontal maintenance for Members age 13 and older.
- Periodontal non-surgical Services (scaling, root planing, and full-mouth debridement) for Members age 13 and older.
- Periodontal surgical Services and postoperative care for gingivectomy/gingivoplasty.

**Oral Surgery Services**
We cover the following oral surgery Services:
- Frenulectomy or frenuloplasty care for Members age six and younger.
- Major oral surgery.
- Surgical tooth extraction, including diagnosis and evaluation.

**Other Pediatric Dental Services**
- Nightguards. We cover removable dental appliances designed to minimize the effects of bruxism (teeth grinding) and other occlusal factors.
- Nitrous oxide, once per day. We cover use of nitrous oxide during Dentally Necessary treatment as deemed appropriate by the Participating Dental Provider.
- Office based Medically Necessary general anesthesia and oral or parenteral conscious sedation or deep sedation for covered dental Services when administered by an oral surgeon, periodontist or pediatric Dentist and when Medically Necessary for Members who are age eight and younger, developmentally disabled, or physically handicapped.
- Regional blocks and local anesthesia in conjunction with covered dental Services.

**Major Restorative Services**
We cover the following major restorative Services:
• Bridge abutments.
• Cast post and core or prefabricated post and core, on permanent teeth when performed in conjunction with a crown.
• Core buildup, including pins, only on permanent teeth, when performed in conjunction with a crown.
• Indirect crown for permanent anterior teeth for Members age 12 and older.
• Occlusal restorations for the upper molars if restorations are anatomically separated by sound tooth structure.
• Pontics. Artificial tooth on a fixed partial denture (a bridge).
• Prefabricated stainless steel crowns for primary and permanent posterior teeth.
• Recementation of permanent indirect crown for Members age 12 and older.

**Removable Prosthodontic Services**
We cover the following removable prosthodontic Services:

• Full upper and lower dentures.
• Maintenance prosthodontics:
  • Adjustments.
  • Rebase and reline of complete or partial dentures.
  • Repairs.
• Resin-based partial upper and lower dentures.

**Orthodontic Services**
We cover Medically Necessary orthodontic Services for treatment of malocclusions associated with a diagnosis of:

• Cleft lip and palate, cleft palate, or cleft lip with alveolar process involvement; or
• Craniofacial anomalies for (i) hemifacial microsomia, (ii) craniosynostosis syndromes, (iii) arthrogryposis, or (iv) Marfan syndrome.

**Emergency Dental Care and Urgent Dental Care**

**Emergency Dental Care.** We cover Emergency Dental Care, including local anesthesia and medication when used prior to dental treatment to avoid any delay in dental treatment, only if the Services would have been covered under other headings of this “Pediatric Dental Services” section (subject to the “Pediatric Dental Services Limitations” and “Pediatric Dental Services Exclusions” sections) if they were not Emergency Dental Care.

**Inside our Service Area**

• We cover Emergency Dental Care you receive inside our Service Area from Participating Dental Providers or Participating Dental Offices.
• We cover Emergency Dental Care you receive inside our Service Area from Non-Participating Dental Providers in a hospital emergency department in conjunction with a medical emergency.
Outside our Service Area

If you are temporarily outside our Service Area, we provide a limited benefit for Emergency Dental Care you receive from Non-Participating Dental Providers or Non-Participating Dental Offices, if we determine that the Services could not be delayed until you returned to our Service Area.

Elective care and reasonably foreseen conditions. Elective care and care for conditions that could have been reasonably foreseen are not covered under your Emergency Dental Care or Urgent Dental Care benefits. Follow-up and continuing care is covered only at Participating Dental Offices. You pay the amount shown in the “Benefit Summary.”

Deductible, Copayments, Coinsurance, and reimbursement. You pay the amount shown in the “Benefit Summary.”

Your Participating Dental Provider may require an additional fee added to any other applicable Copayments or Coinsurance when you receive Emergency Dental Care or an Urgent Dental Care appointment from a Participating Dental Provider.

Emergency Dental Care outside the Service Area will be reimbursed at the Usual and Customary Charge. Non-Participating Dental Providers may charge additional fees for Emergency Dental Care, based on that Non-Participating Dental Office’s policy. You are responsible for any balance owed after our payment of the Usual and Customary Charge and your payment of any applicable Copayment or Coinsurance.

Urgent Dental Care. We cover Urgent Dental Care received in our Service Area from Participating Dental Providers and Participating Dental Offices only if the Services would have been covered under other headings of this “Pediatric Dental Services” section (subject to the “Pediatric Dental Services Limitations” and “Pediatric Dental Services Exclusions” sections) if they were not urgent. Examples include treatment for toothaches, chipped teeth, broken/lost fillings causing irritation, swelling around a tooth, or a broken prosthetic that may require something other than a routine appointment.

We do not cover Urgent Dental Care (or other Services that are not Emergency Dental Care) received outside of our Service Area or received from Non-Participating Dental Providers and Non-Participating Dental Offices.

Pediatric Dental Services Exclusions

- Changes in orthodontic treatment necessitated by accident.
- Cosmetic Services, supplies, or prescription drugs that are intended primarily to improve appearance, or to repair and/or replace cosmetic dental restorations.
- Dental implants, including bone augmentation and fixed or removable prosthetic devices attached to or covering the implants; all related Services, including diagnostic consultations, impressions, oral surgery, placement, removal, and cleaning when provided in conjunction with dental implants; and Services associated with postoperative conditions and complications arising from implants.
- Dental Services not listed in the “Benefits” section or on the “Schedule of Covered Pediatric Dental Procedures,” located at the back of this EOC.
- Drugs obtainable with or without a prescription. These may be covered under your medical benefits.
- Experimental or investigational treatments, procedures, and other Services that are not commonly considered standard dental practice or that require United States Food and Drug Administration (FDA) approval. A Service is experimental or investigational if:
  - the Service is not recognized in accordance with generally accepted dental standards as safe and effective for use in treating the condition in question, whether or not the Service is authorized by law for use in testing or other studies on human patients; or
• the Service requires approval by FDA authority prior to use and such approval has not been granted when the Service is to be rendered.

- Fees a provider may charge for an Emergency Dental Care or Urgent Dental Care visit.
- Full mouth reconstruction and occlusal rehabilitation, including appliances, restorations, and procedures needed to alter vertical dimension, occlusion, or correct attrition or abrasion.
- Genetic testing.
- Myofunctional therapy (TMJ).
- Non-orthodontic recording of jaw movements or positions.
- Orthodontic Services, except as described in the “Orthodontic Services” section.
- Orthodontic treatment of primary/transitional dentition.
- Orthognathic surgery.
- Procedures, appliances, or fixed crowns and bridges for periodontal splinting of teeth.
- Prosthetic devices following extraction of a tooth (or of teeth) for nonclinical reasons or when a tooth is restorable.
- Replacement of broken orthodontic appliances.
- Replacement of lost or damaged space maintainers.
- Replacement of prefabricated, noncast crowns, including noncast stainless steel crowns, except when the Member has five or more years of continuous Kaiser Permanente dental coverage.
- Re-treatment of Orthodontic Services cases.
- Speech aid prosthetic devices and follow up modifications.
- Surgery to correct malocclusion or temporomandibular joint disorder; treatment of problems of the jaw joint, including temporomandibular joint syndrome and craniomandibular disorders; and treatment of conditions of the joint linking the jaw bone and skull and of the complex of muscles, nerves, and other tissues related to that joint.
- Treatment of macroglossia.
- Treatment of micrognathia.
- Treatment to restore tooth structure lost due to attrition, erosion, or abrasion.

**Pediatric Dental Services Limitations**

- Amalgams and composites are allowed one restoration per surface every 24 months. Stainless steel crowns for primary anterior or permanent posterior teeth once every 36 months.
- Benefits for prophylaxis will not be covered if performed on the same date of Service with periodontal cleaning treatment.
- Dentures, bridges, crowns (per tooth), and replacement needed due to normal wear and tear of permanent fixed or removable prosthetic devices are limited to once every five years (except resin-based partial dentures which are replaceable once every three years).
- Examination and prophylaxis, including scaling and polishing is limited to once every six months.
- Examinations are covered once every six months for Members beginning before one year of age, plus limited oral evaluations when necessary to evaluate for a specific dental problem or oral health complaint, dental emergency or referral for other treatment.
- Extraction of asymptomatic or nonpathologic third molars (wisdom teeth) are not covered unless performed in conjunction with orthodontic or periodontal treatment and prescribed by an orthodontist or periodontist.

- Fluoride treatments are covered three times in a 12-month period for Members age six and younger; two times in a 12-month period for Members age seven and older; and three times in a 12-month period for Members receiving orthodontic Services.

- Full mouth gross debridement is limited to a frequency of once every 36 months. Subsequent debridement within this period will require prior authorization.

- “Hospital call fees,” “call fees” or similar Charges associated with Dentally Necessary Services that are performed at ambulatory surgical centers or hospitals, unless the Services are provided in that setting in order to obtain Medically Necessary general anesthesia for a Member who is a child age eight or younger, or who is physically or mentally disabled.

- House/extended care facility calls are limited to two per facility per Participating Dental Provider per Member.

- Indirect crowns are covered once every five years, per tooth, for permanent anterior teeth for Members age 12 and older; prior authorization is required.

- Limited visual oral assessments or screenings, limited to two per member per Year, not performed in conjunction with other clinical oral evaluation services.

- Oral hygiene instruction is covered two times in a 12-month period for Members age eight and younger, if not billed on the same day as a prophylaxis treatment.

- Orthodontia, except Medically Necessary orthodontia as described in this “Pediatric Dental Services” section.

- Periodontal maintenance is covered once per quadrant in a 12-month period for Members age 13 and older.

- Periodontal scaling and root planing are covered once per quadrant in a two-year period for Members age 13 and older.

- Relines and rebases of complete or partial dentures are limited to once every 36 months, if performed at least six months from the seating date.

- Repair or replacement needed due to normal wear and tear of permanent fixed and removable prosthetic devices are limited to once every five years.

- Repair or replacement needed due to normal wear and tear of interim fixed and removable prosthetic devices are limited to once every 12 months.

- Root canals are limited to baby primary posterior teeth, permanent anterior bicuspid and molar teeth excluding teeth 1, 16, 17 and 32 only.

- Sealants are covered once every three years for permanent bicuspids and molars.

- Sedation and general anesthesia (including, but not limited to, intramuscular IV sedation, non-IV sedation and inhalation sedation) are not covered, except when administered by an oral surgeon, periodontist or pediatric Dentist pursuant to the provisions described in the “Other Pediatric Dental Services” section, and when Medically Necessary for Members who are age eight and younger, developmentally disabled, physically handicapped, or those who would be at medical risk without sedation or general anesthesia.

- Services performed by someone other than a Participating Dental Provider are not covered.

- Use of alternative materials for removal and replacement of clinically acceptable material or restorations for any reason, except the pathological condition of the tooth (or teeth).
• When there are two or more professionally acceptable dental treatments for a dental condition, Plan bases the reimbursement on the least costly treatment alternative.

• X-rays are limited to one full mouth set of X-rays every three years, one panoramic X-ray every three years, two sets of bite wing series per year, cephalometric films every two years, occlusal intraoral X-rays every two years, and those that are necessary to document the need for oral surgery.

**Pediatric Vision Services**

We cover pediatric vision Services at Participating Facility optical centers, when prescribed by a Participating Provider or a Non-Participating Provider, until the end of the month in which the Member turns 19 years of age. The “Benefit Summary” describes your benefits and lists any Deductible, Copayment, or Coinsurance amounts, as well as any visit and/or additional limitations, under “Pediatric Vision Services.” After you reach the visit and/or device limitation, we will not cover any more Services for the remainder of the Year, or other identified benefit period.

**Examinations**

We cover routine vision screenings and a comprehensive eye examination with refraction, including dilation when determined to be Medically Necessary, as shown under “Pediatric Vision Services” in the “Benefit Summary.”

**Eyeglass Lenses/Frames or Contact Lenses**

We cover eyeglass lenses (single vision, bifocal, trifocal, or lenticular, including polycarbonate lenses and scratch resistant coating) determined by your Participating Provider and a frame, or contact lenses in lieu of eyeglasses, as shown under “Pediatric Vision Services” in the “Benefit Summary.” The date we cover any of these items is the date on which you order the item.

**Medically Necessary Contact Lenses**

Contact lenses may be determined to be Medically Necessary and appropriate in the treatment of the following conditions:

• Keratoconus.
• Pathological myopia.
• Aphakia.
• Anisometropia.
• Aniseikonia.
• Aniridia.
• Corneal disorders.
• Post-traumatic disorders.
• Irregular astigmatism.

The evaluation, fitting, and follow-up is covered for Medically Necessary contact lenses. Medically Necessary contact lenses are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company.

**Low Vision Aids**

We cover low vision evaluations and follow-up care visits, as well as low vision aids and devices (high-power spectacles, magnifiers, and telescopes) as shown under “Pediatric Vision Services” in the “Benefit Summary.”
These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company.

**Pediatric Vision Services Exclusions**
- Glass, non-plastic, and non-polycarbonate lens material.
- Non-prescription products (other than eyeglass frames), such as eyeglass holders, eyeglass cases, repair kits, contact lens cases, contact lens cleaning and wetting solution, and lens protection plans; and lens add-on features such as lens coatings (other than scratch resistant coating) and lens tints. Some non-prescription products and add-on features may be purchased at Participating Facility optical centers.
- Non-prescription sunglasses.
- No-line or progressive bifocal and trifocal lenses.
- Plano contact lenses or glasses (non-prescription).
- Professional services for fitting and follow-up care for cosmetic contact lenses.
- Replacement of lost, broken, or damaged lenses or frames.
- Two pairs of glasses in lieu of bifocals.
- Vision therapy (orthoptics or eye exercises).

**Reconstructive Surgery Services**
We cover inpatient and outpatient reconstructive surgery Services as indicated below:
- To correct significant disfigurement resulting from an injury or from Medically Necessary surgery.
- To correct a congenital defect, disease, or anomaly in order to produce significant improvement in physical function.
- To treat congenital hemangioma known as port wine stains on the face.

We also cover reconstruction of the breast following Medically Necessary removal of all or part of a breast, surgery and reconstruction of an unaffected breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas.

Mastectomy-related prosthetics and Orthotic Devices are covered under and subject to the “External Prosthetic Devices and Orthotic Devices” section.

**Rehabilitative Therapy Services**
We cover inpatient and outpatient physical, massage, occupational, speech, and multidisciplinary rehabilitative therapy Services, when prescribed by a Participating Provider, subject to the benefit descriptions and limitations contained in this “Rehabilitative Therapy Services” section. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company. However, you do not need prior authorization for an evaluation and management visit or an initial treatment visit with a Participating Provider for physical, massage, occupational, and speech therapy Services for a New Episode of Care.

**Outpatient Rehabilitative Therapy Services**
We cover outpatient rehabilitative therapy Services for the treatment of conditions which, in the judgment of the Participating Provider, will show sustainable, objective, measurable improvement as a result of the prescribed therapy. Therapy Services are covered for the treatment of neurodevelopmental conditions. Prescribed outpatient therapy Services must receive prior authorization as described under “Prior and Concurrent Authorization and Utilization Review” in the “How to Obtain Services” section.
The “Benefit Summary” shows a visit maximum for outpatient rehabilitative therapy Services. That visit maximum will be exhausted (used up) for the Year when the number of visits that we covered during the Year under this EOC, plus any visits we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the visit maximum. After you reach the visit maximum, we will not cover any more visits for the remainder of the Year. This limitation does not apply to inpatient hospital Services. Visit maximums do not apply to outpatient rehabilitative therapy Services to treat mental health conditions covered under this EOC.

**Outpatient Rehabilitative Therapy Services Limitations**

- Physical therapy, massage therapy, and occupational therapy Services are covered as Medically Necessary to restore or improve functional abilities when physical and/or sensory perceptual impairment exists due to injury, illness, stroke, or surgery.

- We cover only the following massage therapy Services:
  - **Gua Sha**—A method in traditional Chinese medicine in which the skin on the back, limbs, and other parts of the body are lubricated and then pressured and scraped with a rounded object.
  - **Tui NaOne**—Pushing and gathering soft tissue.
  - **Shiatsu**—A Japanese method of massage that uses acupressure.

- Speech therapy Services are covered as Medically Necessary for speech impairments of specific organic origin such as cleft palate, or when speech, language, or the swallowing function is lost due to injury, illness, stroke, or surgery.

- Therapy Services do not include maintenance therapy for chronic conditions except for neurodevelopmental conditions.

**Inpatient Rehabilitative Therapy Services**

We cover inpatient rehabilitative therapy Services in an inpatient setting.

Inpatient rehabilitative therapy Services are covered for the treatment of conditions which, in the judgment of a Participating Provider will show sustainable, objective, measurable improvement as a result of the prescribed therapy and must receive prior authorization as described under the “Prior and Concurrent Authorization and Utilization Review” in the “How to Obtain Services” section.

Inpatient rehabilitative therapy Services provided in a Participating Skilled Nursing Facility will not reduce the covered days of Service under this “Inpatient Rehabilitative Therapy Services” section.

The “Benefit Summary” shows a combined day maximum for inpatient Services. That combined day maximum will be exhausted (used up) for the Year when the number of days that we covered during the Year under this EOC, plus any days we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the combined day maximum. After you reach the combined day maximum, we will not cover any more days for the remainder of the Year. Day maximums do not apply to inpatient rehabilitative therapy Services to treat mental health conditions covered under this EOC.

**Neurodevelopmental Therapies**

For neurodevelopmental conditions, we cover physical, occupational, and speech therapy, subject to the visit limits for these therapies, to restore and/or improve function, or to provide maintenance for conditions which, in the judgment of a Participating Provider, would result in significant deterioration without the treatment.

**Rehabilitative Therapy Services Exclusions**

- Cognitive rehabilitation programs.
Long-term rehabilitation.
Services designed to maintain optimal health in the absence of symptoms.

Services Provided in Connection with Clinical Trials
We cover Services you receive in connection with a clinical trial if all of the following conditions are met:

- We would have covered the Services if they were not related to a clinical trial.
- You are eligible to participate in the clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening condition (a condition from which the likelihood of death is probable unless the course of the condition is interrupted), as determined in one of the following ways:
  - A Participating Provider makes this determination.
  - You provide us with medical and scientific information establishing this determination.
  - If any Participating Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Participating Provider unless the clinical trial is outside the state where you live.

- The clinical trial is a phase I, phase II, phase III, or phase IV clinical trial related to the prevention, detection, or treatment of cancer or other life-threatening condition and it meets one of the following requirements:
  - The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration.
  - The study or investigation is a drug trial that is exempt from having an investigational new drug application.
  - The study or investigation is approved or funded by at least one of the following:
    - The National Institutes of Health.
    - The Centers for Disease Control and Prevention.
    - The Agency for Health Care Research and Quality.
    - The Centers for Medicare & Medicaid Services.
    - A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs.
    - A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
    - The Department of Veterans Affairs or the Department of Defense or the Department of Energy, but only if the study or investigation has been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements:
      - It is comparable to the National Institutes of Health system of peer review of studies and investigations.
      - It assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.

For covered Services related to a clinical trial, you will pay the Deductible, Copayment, or Coinsurance you would pay if the Services were not related to a clinical trial. For example, see “Inpatient Hospital Services” in the “Benefit Summary” for the Deductible, Copayment, or Coinsurance that applies to hospital inpatient care.
Services Provided in Connection With Clinical Trials Exclusions

- The investigational Service.
- Services provided solely for data collection and analysis and that are not used in your direct clinical management.

Skilled Nursing Facility Services

We cover skilled inpatient Services in a licensed Participating Skilled Nursing Facility. The skilled inpatient Services must be those customarily provided by Participating Skilled Nursing Facilities. These Services are subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company.

The “Benefit Summary” shows a day maximum for skilled nursing facility Services under “Skilled Nursing Facility Services.” That day maximum will be exhausted (used up) for a Year when the number of days that we covered during the Year under this EOC, plus any days we covered during the Year under any other evidence of coverage with the same group number printed on this EOC, add up to the day maximum. After you reach the day maximum, we will not cover any more days for the remainder of the Year.

We cover the following:

- Blood, blood products, blood storage, and their administration, including the Services and supplies of a blood bank.
- Dialysis Services.
- Drugs prescribed by a Participating Physician as part of your plan of care in the Participating Skilled Nursing Facility in accord with our drug formulary guidelines if they are administered to you in the Participating Skilled Nursing Facility by medical personnel.
- Medical and biological supplies.
- Medical social Services.
- Nursing Services.
- Rehabilitative therapy Services (this benefit is subject to the benefit limitations shown in the “Benefit Summary” under “Rehabilitative Therapy Services”).
- Room and board.

Spinal and Extremity Manipulation Therapy Services

We cover Spinal and Extremity Manipulation therapy Services as described in this “Spinal and Extremity Manipulation Therapy Services” section, including evaluation and management, diagnostic radiology, musculoskeletal treatments, hot and cold packs, treatment for the onset of an illness or injury, aggravation of an illness or injury, and treatment for the exacerbation of an illness or injury.

Self-referred Spinal and Extremity Manipulation Therapy Services

We cover a limited number of visits for self-referred Spinal and Extremity Manipulation therapy Services when provided by a Participating Provider and only when the Services are provided as outpatient Services in the Participating Provider’s office. You do not need a referral or prior authorization to seek these Services from a Participating Provider. A list of Participating Providers may be obtained from Member Services or by visiting http://www.chpgroup.com.

The “Benefit Summary” shows a visit maximum for covered self-referral visits for Spinal and Extremity Manipulation therapy per Year. That visit maximum will be exhausted (used up) for a Year when the number of visits that we covered during the Year under this EOC, plus any visits we covered during the Year under
any other evidence of coverage with the same group number printed on this EOC, add up to the visit maximum.

After you reach the visit maximum for self-referred Spinal and Extremity Manipulation therapy Services, you must get prior authorization from The CHP Group at least 72 hours in advance in order to receive coverage for additional visits during that Year. To request prior authorization, call The CHP Group at 1-800-449-9479, 8 a.m. to 5 p.m. (PT), Monday through Friday. Additional visits will be covered only if determined by The CHP Group to be Medically Necessary in accordance with Utilization Review standards adopted by The CHP Group and approved by Company.

A professional services coordinator at The CHP Group will review your proposed course of treatment to verify that it is medically appropriate, and will either:

- Give prior authorization for treatment, and send a confirmation of prior authorization, or
- Contact your Participating Provider to discuss alternative forms of treatment. The CHP Group will send you and your Participating Provider a letter if The CHP Group does not agree with the proposed course of treatment.

Following a prior authorization by The CHP Group, your treatment may begin. If your course of treatment is longer than approved by The CHP Group, The CHP Group will consult with you and your Participating Provider about a possible extension of your course of treatment.

Except in the case of misrepresentation, prior authorization review decisions will not be retrospectively denied. We may revoke or amend a prior authorization for Services you have not yet received if your membership terminates or your coverage changes or you lose your eligibility, or if we receive information that is materially different from that which was reasonably available at the time of the original determination.

If you disagree with the prior-authorization review decision made by The CHP Group, you may appeal the decision, by following the course of appeals and grievances as outlined in the “Grievances, Claims, Appeals, and External Review” section.

**Physician-referred Spinal and Extremity Manipulation Therapy Services**

We cover physician-referred Spinal and Extremity Manipulation therapy Services when provided by a Participating Provider when you receive a referral from a Participating Physician, and only when the Services are provided as outpatient Services in the Participating Provider’s office. These Services are subject to Utilization Review by Company using criteria developed by The CHP Group and approved by Company. However, you do not need prior authorization for an evaluation and management visit or an initial treatment visit with a Participating Provider for a New Episode of Care. A list of Participating Providers may be obtained from Member Services or by visiting [http://www.chpgroup.com](http://www.chpgroup.com).

**Spinal and Extremity Manipulation Therapy Services Exclusions**

- Services designed to maintain optimal health in the absence of symptoms.

**Transplant Services**

We cover inpatient and outpatient Services for the listed transplants under this “Transplant Services” section at National Transplant Network facilities if you meet Utilization Review criteria developed by Medical Group and approved by Company. You pay the Deductible, Copayment, or Coinsurance you would pay if the Services were not related to a transplant. For Services we provide (or pay for) for actual or potential donors, there is no Charge.

A National Transplant Network facility is a transplant facility that meets all of the following requirements:

- It is licensed in the state where it operates.
- It is certified by Medicare as a transplant facility for the specific transplant.
- It is designated by Company as a transplant facility for the specific transplant.
- It is able to meet reasonable access standards for organ transplants based on Regional Organ Procurement Agency statistics for the facility location (a Regional Organ Procurement Agency is the geographic area designated by a state-licensed organ procurement organization for transplants in the state of Washington).

We cover only the following transplants at National Transplant Network facilities. Covered transplants include human and artificial transplants subject to Utilization Review criteria developed by Medical Group and approved by Company, and manufacturer’s recommendation.

- Bone marrow.
- Cornea.
- Heart.
- Heart-lung.
- Kidney.
- Liver.
- Lung.
- Pancreas.
- Pancreas after kidney.
- Simultaneous kidney-pancreas.
- Small bowel.
- Small bowel/liver.
- Stem cell.

Transplant Services Limitations
After the referral to a transplant facility, the following apply:

- If either Medical Group or the referral facility determines that you do not satisfy its respective criteria for a transplant, we will only cover Services you receive before that determination is made.
- Company, Participating Hospitals, Medical Group, Participating Providers, and Participating Physicians are not responsible for finding, furnishing, or ensuring the availability of an organ, tissue, or bone marrow donor.
- In accord with our guidelines for Services for living transplant donors, we provide or pay for certain donation-related Services for a donor, or an individual identified by Medical Group as a potential donor, even if the donor is not a Member. These Services must be directly related to a covered transplant for you. Our criteria for donor Services are available by calling Member Services.
- We may pay certain expenses that we preauthorize in accord with our travel and lodging guidelines. Your transplant coordinator can provide information about covered expenses.

Transplant Services Exclusions
- Non-human organs and their implantation.

Virtual Care Services
Virtual care allows a Member, or person acting on the Member’s behalf, to interact with a Participating Provider who is not physically at the same location.
We cover virtual care Services at no Charge when all of the following are true:

- The Service is otherwise covered under this EOC.
- The Service is determined by a Participating Provider to be Medically Necessary.
- Medical Group determines the Service may be safely and effectively provided using virtual care, according to generally accepted health care practices and standards.

**Telemedical Services**

Telemedical Services are Services provided via synchronous two-way interactive video conferencing by a Participating Provider. Telephone calls and communication by facsimile machine, electronic mail, or other electronic messaging systems that do not include remote visual contact between the provider and Member, are not considered telemedical Services.

**Telephone Services**

We cover scheduled telephone visits with a Participating Provider.

**EXCLUSIONS AND LIMITATIONS**

The Services listed in this “Exclusions and Limitations” section are either completely excluded from coverage or partially limited under this EOC. These exclusions and limitations apply to all Services that would otherwise be covered under this EOC and are in addition to the exclusions and limitations that apply only to a particular Service as listed in the description of that Service in this EOC.

**Certain Exams and Services.** Physical examinations and other Services are excluded when: (a) required for obtaining or maintaining employment or participation in employee programs, (b) required for insurance or governmental licensing, (c) court ordered or required for parole or probation, or (d) received while incarcerated.

**Cosmetic Services.** Services that are intended primarily to change or maintain your appearance and will not result in significant improvement in physical function. This exclusion does not apply to Services that are covered under “Reconstructive Surgery Services” in the “Benefits” section.

**Custodial Services.** Custodial care assistance with activities of daily living (for example, walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking medicine), or care that can be performed safely and effectively by persons who, in order to provide the care, do not require licensure, certification, or the presence of a supervising licensed nurse.

**Dental Services.** This exclusion does not apply to Services that are covered under “Limited Dental Services” and “Pediatric Dental Services” in the “Benefits” section.

**Designated Blood Donations.** Collection, processing, and storage of blood donated by donors whom you designate, and procurement and storage of cord blood is covered only when Medically Necessary for the imminent use at the time of collection for a designated recipient.

**Detained or Confined Members.** Services provided or arranged by criminal justice officials or institutions for detained or confined Members are limited to Services which meet the requirements of Emergency Services under this EOC.

**Employer Responsibility.** We do not reimburse the employer for any Services that the law requires an employer to provide. When we cover any of these Services we may recover the Charges for the Services from the employer.
Experimental or Investigational Services. Services are excluded if any of the following is true about the Service:

- They cannot be legally marketed in the United States without the approval of the U.S. Food and Drug Administration (FDA), and the FDA has not granted this approval.
- They are the subject of a current new drug or new device application on file with the FDA.
- They are provided as part of a Phase I, Phase II, or Phase IV clinical trial, as the experimental or research arm of a Phase III clinical trial, or in any other manner that is intended to evaluate the safety, toxicity, or efficacy of the Services.
- They are provided pursuant to a written protocol or other document that lists an evaluation of the Services’ safety, toxicity, or efficacy as among its objectives.
- They are subject to the approval or review of an Institutional Review Board (IRB) or other body that approves or reviews research concerning the safety, toxicity, or efficacy of Services.
- They are provided pursuant to informed consent documents that describe the Services as experimental or investigational, or in other terms that indicate that the Services are being evaluated for their safety, toxicity, or efficacy.
- The prevailing opinion among experts as expressed in the published authoritative medical or scientific literature is that:
  - Use of the Services should be substantially confined to research settings, or
  - Further research is necessary to determine the safety, toxicity, or efficacy of the Services.

In making determinations whether a Service is experimental or investigational, the following sources of information will be relied upon exclusively:

- Your medical records.
- The written protocols and other documents pursuant to which the Service has been or will be provided.
- Any consent documents you or your representative has executed or will be asked to execute, to receive the Service.
- The files and records of the 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.
- The published authoritative medical or scientific literature about the Service, as applied to your illness or injury.
- 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.

We consult Medical Group and then use the criteria described above to decide if a particular Service is experimental or investigational.

This exclusion does not apply to Services that we cover under “Services Provided in Connection with Clinical Trials” in the “Benefits” section of this EOC.

Eye Surgery. Radial keratotomy, photorefractive keratectomy, and refractive surgery, including evaluations for the procedures.

Family Services. Services provided by a member of your immediate family.
**Genetic Testing.** Genetic testing and related Services are excluded except as described under “Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures” in the “Benefits” section.

**Government Agency Responsibility.** We do not reimburse the government agency for any Services that the law requires be provided only by or received only from a government agency. When we cover any of these Services, we may recover the Charges for the Services from the government agency. However, this exclusion does not apply to Medicaid.

**Hearing Aids.** Hearing aids, tests to determine their efficacy, and hearing tests to determine an appropriate hearing aid.

**Hypnotherapy.** All Services related to hypnotherapy.

**Infertility Services.** Services for treatment of infertility, including Services to reverse voluntary, surgically induced infertility; the cost of donor semen (including the Member’s own semen), donor eggs (including the Member’s own eggs), and Services related to their procurement and storage; all Services for conception by artificial means including, but not limited, to prescription drugs, donor semen, and donor eggs related to these Services. This exclusion includes, but is not limited to, artificial insemination, in-vitro fertilization, ovum transplants, gamete intrafallopian transfer (GIFT), and zygote intrafallopian transfer (ZIFT).

**Low-Vision Aids.** This exclusion does not apply to Services that are covered under “Pediatric Vision Services” in the “Benefits” section.

**Non-Medically Necessary Services.** Services that are not Medically Necessary.

**Nonreusable Medical Supplies.** Nonreusable medical supplies, such as splints, slings, and wound dressing, including bandages and ace wrap bandages, are limited to those supplied and applied by a licensed health care provider, while providing a covered Service. Nonreusable medical supplies that a Member purchases or obtains from another source are excluded.

**Professional Services for Fitting and Follow-Up Care for Contact Lenses.** This exclusion does not apply to Services that are covered under “Pediatric Vision Services” in the “Benefits” section.

**Services Related to a Non-Covered Service.** When a Service is not covered, all Services related to the non-covered Service are also excluded. However, this exclusion does not apply to Services we would otherwise cover if they are to treat complications which arise from the non-covered Service and to Medically Necessary Services for a Member enrolled in and participating in a qualifying clinical trial if we would typically cover those Services absent a clinical trial.

**Services That are Not Health Care Services, Supplies, or Items.** This exclusion does not apply to Medically Necessary applied behavior analysis (ABA) Services. For example, we do not cover:

- Teaching manners and etiquette.
- Teaching and support services to develop planning skills such as daily activity planning and project or task planning.
- Items and services that increase academic knowledge or skills.
- Teaching and support services to increase intelligence.
- Academic coaching or tutoring for skills such as grammar, math, and time management.
- Teaching you how to read, whether or not you have dyslexia.
- Educational testing.
- Teaching art, dance, horse riding, music, play or swimming.
- Teaching skills for employment or vocational purposes.
- Vocational training or teaching vocational skills.
- Professional growth courses.
- Training for a specific job or employment counseling.
- Aquatic therapy and other water therapy.

**Supportive Care and Other Services.** Supportive care primarily to maintain the level of correction already achieved; care primarily for the convenience of the Member; and care on a non-acute, symptomatic basis are excluded.

**Surrogacy.** Services for anyone in connection with a Surrogacy Arrangement, except for otherwise-covered Services provided to a Member who is a surrogate. A “Surrogacy Arrangement” is one in which a woman (the surrogate) agrees to become pregnant and to surrender the baby (or babies) to another person or persons who intend to raise the child (or children), whether or not the woman receives payment for being a surrogate. See “Surrogacy Arrangements” in the “Reductions” section for information about your obligations to us in connection with a Surrogacy Arrangement, including your obligations to reimburse us for any Services we cover and to provide information about anyone who may be financially responsible for Services the baby (or babies) receive.

**Travel and Lodging.** Transportation or living expenses for any person, including the patient, are limited to travel and lodging expenses needed for Member to receive covered Services at Non-Participating Facilities, subject to Utilization Review by Company using criteria developed by Medical Group and approved by Company.

**Travel Services.** All travel-related Services including travel-only immunizations (such as yellow fever, typhoid, and Japanese encephalitis).

**Vision Hardware and Optical Services.** Corrective lenses, eyeglasses, and contact lenses are excluded. This exclusion does not apply to Services that are covered under “Pediatric Vision Services” in the “Benefits” section.

**Vision Therapy and Orthoptics or Eye Exercises.** Services related to vision therapy and orthoptics and eye exercises are excluded.

**Weight Control or Obesity Services.** Bariatric surgery, gastric stapling, gastric bypass, gastric bands, switch duodenal, biliopancreatic diversion, weight loss programs, and any other Service for obesity or weight control, even if one of the purposes of the Service is to treat other medical conditions related to, caused by, or complicated by obesity. This exclusion does not apply to Services that are covered under “Preventive Care Services” in the “Benefits” section.

**REDUCTIONS**

**Coordination of Benefits**

This Coordination of Benefits (COB) provision applies when you have health care coverage under more than one Plan. To avoid delays in claim processing, you and your provider should file all your claims with each Plan at the same time. If Medicare is your Primary Plan, Medicare may submit your claims to your Secondary Plan for you. This Plan is your Primary Plan for covered Services as described in the “Pediatric Dental Services” section of this *EOC*.

Plan, and other important terms that apply only to this provision, are defined below.

The order of benefit determination rules described under this “Coordination of Benefits” section determines 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 in accordance with its contract 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. The Secondary Plan may reduce the benefits it pays so that payments from all Plans do not exceed 100
percent of the total Allowable Expense. If the Secondary Plan receives a claim without the Primary Plan’s 
payment details, the Secondary Plan will notify the submitting provider and/or you as soon as possible and 
within 30 days of receipt of the claim that the claim is incomplete. After receiving the missing information, 
the Secondary Plan will promptly process the claim. If the Primary Plan has not processed the claim within 60 
days and is not waiting for additional information, the provider and/or you may submit the claim to the 
Secondary Plan with a notice that the Primary Plan has failed to pay the claim. The Secondary Plan must pay 
the claim as the Primary Plan within 30 calendar days. After payment information is received from the 
Primary Plan, the Secondary Plan may recover any excess amount paid under the “Right of Recovery” 
provision.

**Notice to Covered Persons**

If you are covered by more than one health benefit Plan, and you do not know which is your primary Plan, 
you or your provider should contact any one of the health Plans to verify which Plan is primary. The health 
Plan you contact is responsible for working with the other Plan to determine which is primary and will let you 
know within thirty calendar days.

CAUTION: All health Plans have timely claim filing requirements. If you or your provider fail to submit your 
claim to a secondary health Plan within that Plan’s claim filing time limit, the Plan can deny the claim. If you 
experience delays in the processing of your claim by the primary health Plan, you or your provider will need 
to submit your claim to the secondary health Plan within its claim filing time limit to prevent a denial of the 
claim.

To avoid delays in claims processing, if you are covered by more than one Plan you should promptly report to 
your providers and Plans any changes in your coverage.

**Definitions for this “Coordination of Benefits” section**

**Plan.** 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 members 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.

- Plan includes: Group, individual, or blanket disability insurance contracts, and group or individual 
  insurance 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.

- 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 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.

**This Plan.** This Plan means 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.
**Primary Plan/Secondary Plan.** The order of benefit determination rules determine whether This Plan is a Primary Plan or Secondary Plan when the person has health care coverage under more than one Plan.

When This Plan is primary, we determine payment for the benefits first before those of any other Plan without considering any other Plan's benefits. We will not reduce your benefits under This Plan. When This Plan is secondary, we determine the 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 percent of the total Allowable Expense for that claim. This means that when This Plan is secondary, we must pay the amount which, when combined with what the Primary Plan paid, cannot be less than the same Allowable Expense the Secondary Plan would have paid if it had been the Primary Plan. In addition, if This Plan is secondary, we must calculate the savings (the amount paid subtracted from the amount we would have paid had we been the Primary Plan) and record these savings as a medical benefit reserve for the covered person. This reserve must be used to pay any medical expenses during that calendar year, whether or not they are an Allowable Expense under This Plan. If This Plan is Secondary, it will not be required to pay an amount in excess of its maximum benefit plus any accrued savings.

**Allowable Expense.** Allowable Expense is a health care expense, including deductible, coinsurance, and copayments, that is covered at least in part by any Plan covering the person. When a Plan provides benefits in the form of Services, the Charges of each Service will be considered an Allowable Expense and a benefit paid. An expense that is not covered by any Plan covering the person is not an Allowable Expense.

The following are examples of expenses that are not Allowable Expenses:

- 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.
- If a person 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.
- If a person 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.

**Closed Panel Plan.** 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 contracted by the Plan, and that excludes coverage for Services provided by other providers, except in cases of emergency or referral by a panel provider.

**Custodial Parent.** 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 a Member is covered by two or more Plans, the rules for determining the order of benefit payments are as follows:

- The Primary Plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other Plan.
- A Plan that does not contain a COB provision that is consistent with state regulations is always primary unless the provisions of both Plans state that the complying Plan is primary.
- 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.
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.

Each Plan determines its order of benefits using the first of the following rules that apply:

**Subscriber or Dependent.** The Plan that covers the person as a Subscriber is the Primary Plan and the Plan that covers the person 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 person as a Dependent, and primary to the Plan covering the person as a Subscriber (e.g., a retired employee), then the order of benefits between the two Plans is reversed so that the Plan covering the person as Subscriber is the Secondary Plan and the other Plan is the Primary Plan.

**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:

- 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.

- For a Dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:
  - 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;
  - 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;
  - If a court decree states that both parents are responsible for the Dependent child’s health care expenses or health care coverage, 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;
  - 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 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; or
  - 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:
    1) The Plan covering the Custodial Parent
    2) The Plan covering the spouse of the Custodial Parent
    3) The Plan covering the non-Custodial Parent
    4) The Plan covering the spouse of the non-Custodial Parent

- For a Dependent child covered under more than one Plan of individuals who are not the parents of the child, the above provisions determine the order of benefits as if those individuals were the parents of the child.
Active Employee or Retired or Laid-off Employee. The Plan that covers a person as an active employee, that is, an employee who is neither laid off nor retired, is the Primary Plan. The Plan covering that same person as a retired or laid-off employee is the Secondary Plan. The same would hold true if a person is a Dependent of an active employee and that same person 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 “Order of Benefit Determination Rules” section can determine the order of benefits.

COBRA or State Continuation Coverage. If a person 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 person as an employee, member, subscriber, or retiree or covering the person 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 “Order of Benefit Determination Rules” section can determine the order of benefits.

Longer or Shorter Length of Coverage. The Plan that covered the person as an employee, member, policyholder, subscriber, or retiree longer is the Primary Plan and the Plan that covered the person the shorter period of time is the Secondary Plan.

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 we would have paid had we been the Primary Plan.

Effect on the Benefits of This Plan. When This Plan is secondary, we may reduce the benefits so that the total benefits paid or provided by all Plans during a claim determination period are not more than the total Allowable Expenses. In determining the amount to be paid for any claim, the Secondary Plan 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 percent of the total Allowable Expense for that claim. Total Allowable Expense cannot be less than the same Allowable Expense the Secondary Plan would have paid if it had been the Primary Plan. In addition, the Secondary Plan must credit to its Plan Deductible any amounts it would have credited to its Deductible in the absence of other health care coverage.

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. We may get the facts we need 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 person claiming benefits. We are not required to tell, or obtain the consent of, any person to do this. Each person claiming benefits under This Plan must give us any facts we need 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, we have the right, at our discretion, to remit to the other Plan the amount we determine 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 these payments, we are fully discharged from liability under This Plan.

Right of Recovery. We have the right to recover excess payment whenever we pay Allowable Expenses in excess of the maximum amount of payment necessary to satisfy the intent of this provision. We 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 Your State Insurance Department
**Hospitalization on Your Effective Date**

If you are confined in a facility on your membership effective date as part of an inpatient stay that began prior to your effective date, no benefits are available under this EOC prior to discharge from the facility or from any other facility to which you are transferred. This provision does not apply to a child whose effective date is the date of birth or placement for adoption or a person who is a HIPAA-eligible Individual.

**Injuries or Illnesses Alleged to be Caused by Third Parties or Covered by No-fault Insurance**

This “Injuries or Illnesses Alleged to be Caused by Third Parties or Covered by No-fault Insurance” section applies if you receive covered Services for an injury or illness alleged to be any of the following:

- Caused by a third party’s act or omission.
- Received on the premises of a third party.
- Covered by a no-fault insurance provision.

If you obtain a settlement or judgment from or on behalf of a third party or a payment under a no-fault insurance provision, you must ensure we are reimbursed for covered Services that you receive for the injury or illness, except that we will not collect to the extent that the payment would leave you less than fully compensated for your injury or illness. This “Injuries or Illnesses Alleged to be Caused by Third Parties or Covered by No-fault Insurance” section does not affect your obligation to make any applicable Deductible, Copayment, or Coinsurance payments for these covered Services.

If you do not recover anything from or on behalf of the third party or no-fault insurance, then you are responsible only for any applicable Deductible, Copayment, or Coinsurance payments.

To the extent permitted by law, we have the option of becoming subrogated to all claims, causes of action, and other rights you may have against a third party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by any third party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney, but we will be subrogated only to the extent of the total Charges for the relevant covered Services.

To secure our rights, we will have a lien on the proceeds of any judgment or settlement you or we (when we subrogate) obtain against a third party or any other insurer, regardless of how those proceeds may be characterized or designated. The proceeds of any judgment or settlement that you or we obtain shall only be applied to satisfy our lien after you are reimbursed the total amount of the actual losses and damages you incurred.

Within 30 days after submitting or filing a claim or legal action against a third party or any insurer, you must send written notice of the claim or legal action to us at:

Patient Financial Services—TPL
Kaiser Foundation Health Plan of the Northwest
7201 N Interstate Avenue
Portland, OR 97217

In order for us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send to us all consents, releases, trust agreements, authorizations, assignments, and other documents, including lien forms directing your attorney, the third party, and the third party’s liability insurer to pay us directly. You must not take any action prejudicial to our rights.

You must provide us written notice before you settle a claim or obtain a judgment, or if it appears you will make a recovery of any kind. If you recover any amounts from any third party or any insurer based on your injury or illness, you must pay us after you are reimbursed the total amount of the actual losses and damages
you incurred, or place the funds in a specifically identifiable account and retain control over the recovered amounts to which we may assert a right.

If your estate, parent, guardian, or conservator asserts a claim against a third party or any insurer based on your injury or illness, any settlement or judgment recovered shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

**Surrogacy Arrangements**

If you enter into a Surrogacy Arrangement, you must ensure we are reimbursed for covered Services you receive related to conception, pregnancy, delivery, or postpartum care in connection with that arrangement (“Surrogacy Health Services”), except that the amount we collect will not exceed the payments or other compensation you and any other payee are entitled to receive under the Surrogacy Arrangement. A “Surrogacy Arrangement” is one in which a woman agrees to become pregnant and to surrender the baby (or babies) to another person or persons who intend to raise the child (or children), whether or not the woman receives payment for being a surrogate. Note: This “Surrogacy Arrangements” section does not affect your obligation to pay your Deductible, Copayment, Coinsurance, or other amounts you are required to pay for these Services. After you surrender a baby to the legal parents, you are not obligated to pay Charges for any Services that the baby receives (the legal parents are financially responsible for any Services that the baby receives).

By accepting Surrogacy Health Services, you automatically assign to us your right to receive payments that are payable to you or any other payee under the Surrogacy Arrangement, regardless of whether those payments are characterized as being for medical expenses. To secure our rights, we will also have a lien on those payments and on any escrow account, trust, or any other account that holds those payments. Those payments (and amounts in any escrow account, trust, or other account that holds those payments) shall first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to us under the preceding paragraph.

Within 30 days after entering into a Surrogacy Arrangement, you must send written notice of the arrangement, including all of the following information:

- Names, addresses, and telephone numbers of the other parties to the arrangement
- Names, addresses, and telephone numbers of any escrow agent or trustee
- Names, addresses, and telephone numbers of the intended parents and any other parties who are financially responsible for Services the baby (or babies) receive, including names, addresses, and telephone numbers for any health insurance that will cover Services that the baby (or babies) receive
- A signed copy of any contracts and other documents explaining the arrangement
- Any other information we request in order to satisfy our rights

You must send this information to:

**Surrogacy Third Party Liability Supervisor**
Equian
P.O. Box 36380
Louisville, KY 40233-6380
Fax: 1-502-214-1137
Phone: 1-800-552-8314
Attn: Jessica Marquis: 1-800-225-1409

You must complete and send us all consents, releases, authorizations, lien forms, and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this “Surrogacy
Arrangements” section and to satisfy those rights. You may not agree to waive, release, or reduce our rights under this “Surrogacy Arrangements” section without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against a third party based on the surrogacy arrangement, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

**Workers’ Compensation or Employer’s Liability**

If you suffer from an injury or illness that is compensable under a workers’ compensation or employer’s liability law, we will provide Services subject to your obligation to reimburse us to the extent of a payment or any other benefit, including any amount received as a settlement that you receive under the law.

In addition, we or our Participating Providers will be permitted to seek reimbursement for these Services directly from the responsible employer or the government agency that administers the law.

**GRIEVANCES, CLAIMS, APPEALS, AND EXTERNAL REVIEW**

Company will review claims and appeals, and we may use medical experts to help us review them.

The following terms have the following meanings when used in this “Grievances, Claims, Appeals, and External Review” section:

A claim is a request for us to:
- Provide or pay for a Service that you have not received (pre-service claim);
- Continue to provide or pay for a Service that you are currently receiving (concurrent care claim); or
- Pay for a Service that you have already received (post-service claim).

An adverse benefit determination includes:
- Any decision by our Utilization Review organization that a request for a benefit under our Plan does not meet our requirements for medical necessity, appropriateness, health care setting, level of care, or effectiveness or is determined to be experimental or investigational and the requested benefit is therefore denied, reduced, or terminated or payment is not provided or made, in whole or in part for the benefit;
- The denial, reduction, termination, or failure to provide or make payment, in whole or in part, for a benefit based on a determination by us or our designated Utilization Review organization regarding a covered person’s eligibility to participate in our health benefit Plan; or
- Any prospective review or retrospective review determination that denied, reduces, or terminates or fails to provide or make payment in whole or in part for a benefit.

An internal appeal is a request for us to review our initial adverse benefit determination.

If you miss a deadline for making a claim or appeal, we may decline to review it.

Except when simultaneous external review can occur (urgent pre-service appeal and urgent concurrent appeal), you must exhaust the internal claims and appeals procedure (as described below in this “Grievances, Claims, Appeals, and External Review” section).

**Language and Translation Assistance**

If we send you an adverse benefit determination, we will include a notice of language assistance (oral translation). You may request language assistance with your claim and/or appeal by calling 1-800-813-2000. The notice of language assistance “Help in your Language” is also included in this EOC.
Appointing a Representative

If you would like someone to act on your behalf regarding your claim, you may appoint an authorized representative, an individual who by law or by your consent may act on your behalf. You must make this appointment in writing. Contact Member Services at 1-800-813-2000 for information about how to appoint a representative. You must pay the cost of anyone you hire to represent or help you.

Help with Your Claim and/or Appeal

While you are encouraged to use our appeal procedures, you have the right to seek assistance from the Office of the Insurance Commissioner. Contact them by mail, telephone, or online at:

Office of the Insurance Commissioner, Consumer Protection Division
P.O. Box 40256
Olympia, WA 98504
1-800-562-6900
http://www.insurance.wa.gov

Reviewing Information Regarding Your Claim

If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information (including complete medical necessity criteria, benefit provisions, guidelines, or protocols) used to make a denial determination. You also have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim. To make a request, you should contact Member Services at 1-800-813-2000.

Providing Additional Information Regarding Your Claim

When you appeal, you may send us additional information including comments, documents, and additional medical records that you believe support your claim. If we asked for additional information and you did not provide it before we made our initial decision about your claim, then you may still send us the additional information so that we may include it as part of our review of your appeal. Please send or fax all additional information to:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Fax: 503-813-3985

When you appeal, you may give testimony in writing or by telephone. Please send your written testimony to:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Fax: 503-813-3985

To arrange to give testimony by telephone, you should contact Member Relations at 503-813-4480.

We will add the information that you provide through testimony or other means to your claim file and we will review it without regard to whether this information was submitted and/or considered in our initial decision regarding your claim.
Sharing Additional Information That We Collect

If we believe that your appeal of our initial adverse benefit determination will be denied, then before we issue another adverse benefit determination we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the new or additional information and/or reasons and inform you how you can respond to the information in the letter if you choose to do so. If you do not respond before we must make our final decision, that decision will be based on the information already in your claim file.

Internal Claims and Appeals Procedures

There are several types of claims, and each has a different procedure described below for sending your claim and appeal to us as described in this “Internal Claims and Appeals Procedures” section:

- Pre-service claims (urgent and non-urgent)
- Concurrent care claims (urgent and non-urgent)
- Post-service claims

When you file an appeal, we will review your claim without regard to our previous adverse benefit determination. The individual who reviews your appeal will not have participated in our original decision regarding your claim nor will he/she be the subordinate of someone who did participate in our original decision.

In addition, there is a separate appeals procedure for adverse benefit determinations due to a retroactive termination of membership (rescission).

Pre-service Claims and Appeals

Pre-service claims are requests that we provide or pay for a Service that you have not yet received. Failure to receive authorization before receiving a Service that must be authorized in order to be a covered benefit may be the basis for our denial of your pre-service claim or a post-service claim for payment. If you receive any of the Services you are requesting before we make our decision, your pre-service claim or appeal will become a post-service claim or appeal with respect to those Services. If you have any general questions about pre-service claims or appeals, please call Member Services.

Here are the procedures for filing a pre-service claim, a non-urgent pre-service appeal, and an urgent pre-service appeal.

Pre-service Claim

- Tell us by mail, fax or orally that you want to make a claim for us to provide or pay for a Service you have not yet received. Your request and any related documents you give us constitute your claim. You must mail, fax, or call your claim to us at:
  
  Kaiser Foundation Health Plan of the Northwest  
  Member Relations Department  
  500 NE Multnomah St., Suite 100  
  Portland, OR 97232-2099  
  Phone: 1-800-813-2000  
  Fax: 503-813-3985

- If you want us to consider your pre-service claim on an urgent basis, your request should tell us that. We will decide whether your claim is urgent or non-urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life or health (or the life or health of a fetus) or ability to regain maximum function; (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the
Services you are requesting; or (c) your attending provider requests that your claim be treated as urgent.

- We will review your claim and, if we have all the information we need, we will make a decision within a reasonable period of time but not later than five calendar days after we receive your claim.

If we tell you we need more information, we will ask you for the information before the initial decision period ends, and we will give you five days to send the information.

We will make a decision within four calendar days after we receive the first piece of information (including documents) we requested.

We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision.

If we do not receive any of the requested information (including documents) within five days after we send our request, we will make a decision based on the information we have within four calendar days following the end of the five-day period.

- We will send written notice of our decision to you, and if applicable, to your provider.

If your pre-service claim was considered on an urgent basis, we will notify you of our decision orally or in writing within a timeframe appropriate to your clinical condition but not later than 48 hours after we receive your claim. Within 24 hours after we receive your claim, we may ask you for more information. We will notify you of our decision within 48 hours of receiving the first piece of requested information. If we do not receive any of the requested information, then we will notify you of our decision within 48 hours after making our request. If we notify you of our decision orally, we will send you written confirmation within three days after that.

- If we deny your claim (if we do not agree to provide or pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

**Non-Urgent Pre-service Appeal**

- Within 180 days after you receive our adverse benefit determination notice, you must tell us by mail, fax or orally that you want to appeal our denial of your pre-service claim. Please include the following:
  1. Your name and health record number;
  2. Your medical condition or relevant symptoms;
  3. The specific Service that you are requesting;
  4. All of the reasons why you disagree with our adverse benefit determination; and
  5. All supporting documents.

Your request and the supporting documents constitute your appeal. You must mail, fax, or call us at:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Phone: 1-800-813-2000
Fax: 503-813-3985

- We will acknowledge your appeal within seventy-two hours after we receive it.
- We will fully and fairly review all available information relevant to your appeal without deferring to prior decisions.
- We will review your appeal and send you a written decision within 14 days after we receive your appeal, unless you are notified that additional time is needed to complete the review. The extension will not delay the decision beyond 30 days without your consent.

- If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, which may be available to you.

**Urgent Pre-service Appeal**

- Tell us that you want to urgently appeal our adverse benefit determination regarding your pre-service claim. Please include the following:
  1. Your name and health record number;
  2. Your medical condition or relevant symptoms;
  3. The specific Service that you are requesting;
  4. All of the reasons why you disagree with our adverse benefit determination; and
  5. All supporting documents.

Your request and the supporting documents constitute your appeal. You must mail, fax or call us at:

Kaiser Foundation Health Plan of the Northwest  
Member Relations Department  
500 NE Multnomah St., Suite 100  
Portland, OR 97232-2099  
Phone: 503-813-4480  
Fax: 503-813-3985

- When you send your appeal, you may also request simultaneous external review of our initial adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your pre-service appeal qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Grievances, Claims, Appeals, and External Review” section), if our internal appeal decision is not in your favor.

- We will decide whether your appeal is urgent or non-urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life or health (or the life or health of a fetus) or ability to regain maximum function: or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting; or (c) your attending provider requests that your claim be treated as urgent.

- We will fully and fairly review all available information relevant to your appeal without deferring to prior decisions.

- We will review your appeal and give you oral or written notice of our decision as soon as your clinical condition requires, but not later than 72 hours after we received your appeal. If we notify you of our decision orally, we will send you a written confirmation within three days after that.

- If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, which may be available to you.
Concurrent Care Claims and Appeals

Concurrent care claims are requests that Company continues to provide, or pay for, an ongoing course of covered treatment to be provided over a period of time or number of treatments, when the course of treatment already being received is scheduled to end. If you have any general questions about concurrent care claims or appeals, please call Member Relations at 503-813-4480.

Unless you are appealing an urgent care claim, if we either (a) deny your request to extend your current authorized ongoing care (your concurrent care claim) or (b) inform you that authorized care that you are currently receiving is going to end early and you appeal our adverse benefit determination at least 24 hours before your ongoing course of covered treatment will end, then during the time that we are considering your appeal, you may continue to receive the authorized Services. If you continue to receive these Services while we consider your appeal and your appeal does not result in our approval of your concurrent care claim, then you will have to pay for the Services that we decide are not covered.

Here are the procedures for filing a concurrent care claim, a non-urgent concurrent care appeal, and an urgent concurrent care appeal:

**Concurrent Care Claim**

- Tell us that you want to make a concurrent care claim for an ongoing course of covered treatment. Inform us in detail of the reasons that your authorized ongoing care should be continued or extended. Your request and any related documents you give us constitute your claim. You must either call, mail, or fax your claim to us at:
  
  Kaiser Foundation Health Plan of the Northwest
  Member Relations Department
  500 NE Multnomah St., Suite 100
  Portland, OR 97232-2099
  Phone: 503-813-4480
  Fax: 503-813-3985

- If you want us to consider your claim on an urgent basis and you contact us at least 24 hours before your authorized care ends, you may request that we review your concurrent claim on an urgent basis. We will decide whether your claim is urgent or non-urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life or health (or the life or health of a fetus) or ability to regain maximum function; (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting; or (c) your attending provider requests that your claim be treated as urgent.

- We will review your claim, and if we have all the information we need, we will make a decision within a reasonable period of time.

  If you submitted your claim 24 hours or more before your authorized care is ending, we will make our decision before your authorized care actually ends.

  If your authorized care ended before you submitted your claim, we will make our decision no later than five calendar days after we receive your claim.

  If we tell you we need more information, we will ask you for the information before the initial decision period ends, and we will give you until your care is ending or, if your care has ended, five days to send us the information.

  We will make our decision as soon as possible, if your care has not ended, or within four calendar days after we first receive any information (including documents) we requested.
We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision.

If we do not receive any of the requested information (including documents) within five days after we send our request, we will make a decision based on the information we have within four calendar days following the end of the five-day period.

- We will send written notice of our decision to you and, if applicable to your provider.
- If we consider your concurrent care claim on an urgent basis, we will notify you of our decision orally or in writing as soon as your clinical condition requires, but not later than 24 hours after we received your claim. If we notify you of our decision orally, we will send you written confirmation within three days after that.
- If we deny your claim (if we do not agree to provide or pay for extending the ongoing course of treatment), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

**Non-Urgent Concurrent Care Appeal**

- Within 180 days after you receive our adverse benefit determination notice, you must tell us by mail, fax or orally that you want to appeal our adverse benefit determination. Please include the following:
  1. Your name and health record number;
  2. Your medical condition or relevant symptoms;
  3. The ongoing course of covered treatment that you want to continue or extend;
  4. All of the reasons why you disagree with our adverse benefit determination; and
  5. All supporting documents.

Your request and all supporting documents constitute your appeal. You must either call, mail, or fax the appeal to us at:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Phone: 1-800-813-2000
Fax: 503-813-3985

- We will fully and fairly review all available information relevant to your appeal without deferring to prior decisions.
- We will review your appeal and send you a written decision as soon as possible if your care has not ended but not later than 14 days after we receive your appeal. We may extend the time for making a decision on your appeal for up to an additional 16 days if there is good cause.
- If we deny your appeal, our adverse benefit determination decision will tell you why we denied your appeal and will include information about any further process, including external review, which may be available to you.

**Urgent Concurrent Care Appeal**

- Tell us that you want to urgently appeal our adverse benefit determination regarding your urgent concurrent claim. Please include the following:
  1. Your name and health record number;
  2. Your medical condition or relevant symptoms;
(3) The ongoing course of covered treatment that you want to continue or extend;
(4) All of the reasons why you disagree with our adverse benefit determination; and
(5) All supporting documents.

Your request and the supporting documents constitute your appeal. You must mail, fax or call your appeal to us at:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Phone: 503-813-4480
Fax: 503-813-3985

• When you send your appeal, you may also request simultaneous external review of our adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your concurrent care claim qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Grievances, Claims, Appeals, and External Review” section).

• We will decide whether your appeal is urgent or non-urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life or health (or the life or health of a fetus) or ability to regain maximum function; (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting; or (c) your attending provider requests that your claim be treated as urgent.

• We will fully and fairly review all available information relevant to your appeal without deferring to prior decisions.

• We will review your appeal and notify you of our decision orally or in writing as soon as your clinical condition requires, but no later than 72 hours after we receive your appeal. If we notify you of our decision orally, we will send you a written confirmation within three days after that.

• If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information about any further process, including external review, which may be available to you.

Post-service Claims and Appeals

Post-service claims are requests that we pay for Services you already received, including claims for out-of-Plan Emergency Services. If you have any general questions about post-service claims or appeals, please call Member Services.

Here are the procedures for filing a post-service claim and a post-service appeal:

Post-service Claim

• Within 12 months from the date you received the Services, mail us a letter explaining the Services for which you are requesting payment. Provide us with the following:
  (1) The date you received the Services;
  (2) Where you received them;
  (3) Who provided them;
(4) Why you think we should pay for the Services; and
(5) A copy of the bill and any supporting documents.

Your letter and the related documents constitute your claim. You may contact Member Services to obtain a claim form. You must mail your claim to the Claims Department at:

Kaiser Permanente
National Claims Administration - Northwest
PO Box 370050
Denver, CO 80237-9998

- We will not accept or pay for claims received from you after 12 months from the date of Services, except in the absence of legal capacity.

- We will review your claim, and if we have all the information we need we will send you a written decision within 30 days after we receive your claim.

  We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you within 30 days after we receive your claim.

  If we tell you we need more information, we will ask you for the information before the end of the initial 30-day decision period, and we will give you 45 days to send us the information.

  We will make a decision within 15 days after we receive the first piece of information (including documents) we requested.

  We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision.

  If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45-day period.

- If we deny your claim (if we do not pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

**Post-service Appeal**

- Within 180 days after you receive our adverse benefit determination, tell us by mail, fax, or orally that you want to appeal our denial of your post-service claim. Please include the following:
  (1) Your name and health record number;
  (2) Your medical condition or relevant symptoms;
  (3) The specific Services that you want us to pay for;
  (4) All of the reasons why you disagree with our adverse benefit determination; and
  (5) All supporting documents.

  Your request and the supporting documents constitute your appeal. You must mail, fax or call us at:

  Kaiser Foundation Health Plan of the Northwest
  Member Relations Department
  500 NE Multnomah St., Suite 100
  Portland, OR 97232-2099
  Phone: 1-800-813-2000
  Fax: 503-813-3985

- We will acknowledge your appeal within seventy-two hours after we receive it.
• We will fully and fairly review all available information relevant to your appeal without deferring to prior decisions.

• We will review your appeal and send you a written decision within 14 days after we receive your appeal. We may extend the time for making a decision on your appeal for up to an additional 16 days if there is good cause.

• If we deny your appeal, our adverse benefit determination will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

Appeals of Retroactive Membership Termination (Rescission)

We may terminate your membership retroactively (see “Rescission of Membership” in the “Termination of Membership” section). We will send you written notice at least 30 days prior to the termination. If you have general questions about retroactive membership terminations or appeals, please call Member Relations at 1-800-813-2000.

Here is the procedure for filing an appeal of a retroactive membership termination:

Appeal of Retroactive Membership Termination

• Within 180 days after you receive our adverse benefit determination that your membership will be terminated retroactively, you must tell us, in writing, that you want to appeal our termination of your membership retroactively. Please include the following:

  (1) Your name and health record number;

  (2) All of the reasons why you disagree with our retroactive membership termination; and

  (3) All supporting documents.

Your request and the supporting documents constitute your appeal. You must mail, fax or call us at:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Phone: 1-800-813-2000
Fax: 503-813-3985

• We will fully and fairly review all available information relevant to your request without deferring to prior decisions.

• We will review your appeal and send you a written decision within 14 days after we receive your appeal. We may extend the time for making a decision on your appeal for up to an additional 16 days if there is good cause.

• If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, which may be available to you.

External Review

If you are dissatisfied with our final adverse benefit determination, you may have a right to request an external review. An external review is a request for an independent review organization (IRO) to determine whether our internal appeal decision is correct. For example, you have the right to request external review of an adverse benefit determination that is based on medical necessity, appropriateness, health care setting, level of care, or that the requested Service is not efficacious or otherwise unjustified under evidence-based medical criteria.
Within 180 days after the date of our appeal denial letter, you must mail, fax, or call your request for external review to Member Relations at:

Kaiser Foundation Health Plan of the Northwest
Member Relations Department
500 NE Multnomah St., Suite 100
Portland, OR 97232-2099
Phone: 503-813-4480
Fax: 503-813-3985

Member Relations will forward your request to the IRO no later than the third business day after the date they receive your request for review. They will include written information received in support of the appeal along with medical records and other documents relevant in making the determination. Within one day of selecting the IRO, we will notify the appellant of the name of the IRO and its contact information.

You must exhaust our internal claims and appeals procedure for your claim before you may request external review unless one of the following is true:

- External review is permitted to occur simultaneously with your urgent pre-service appeal or urgent concurrent care appeal;
- Your request qualifies for expedited external review;
- We have failed to comply with federal requirements regarding our claims and appeals procedures; or
- We have failed to comply with the Washington requirement to make a decision regarding the appeal within 30 days for non-urgent appeals and 72 hours for urgent appeals.

Your request for external review will be expedited if the ordinary time period for external review would seriously jeopardize your life or health, the life or health of a fetus, or your ability to regain maximum function.

If we do not have an appropriate authorization to disclose your protected health information, including medical records that are pertinent to the external review, we must obtain a signed waiver from you. Without this information, we are unable to proceed with the external review process.

You are not responsible for the costs of the external review, and you may name someone else to file the request for external review for you if you give permission in writing and include that with your request for external review. Company will be bound by and act in accordance with the decision of the IRO notwithstanding the definition of Medically Necessary care. If we do not follow a decision of an IRO, you have the right to sue us.

**Experimental or Investigational Determination and Appeal**

Decisions on appeals about experimental or investigational services will be communicated in writing within 20 business days of receipt of a fully documented request, unless you consent in writing to an extension of time. Appeals that meet the criteria for an urgent appeal, as described in the “Urgent Pre-service Appeal” section, will be expedited to meet the clinical urgency of the situation, not to exceed 72 hours.

If, on appeal, the decision to deny services is upheld, the final decision will specify (i) the title, specialty, and professional qualifications of the individual(s) who made the final decision and (ii) the basis for the final decision.

**Grievance Procedure**

We want you to be satisfied with the Services you receive from Kaiser Permanente. We encourage you to discuss any questions or concerns about your care with your Participating Provider or another member of your health care team. If you are not satisfied with your Participating Provider, you may request another.
Contact Member Services for assistance. You always have the right to a second opinion from a qualified Participating Provider at the applicable Deductible, Copayment, or Coinsurance.

A grievance is a written complaint submitted by or on behalf of a covered person regarding Service delivery issues other than denial of payment for medical Services or nonprovision of Services, including dissatisfaction with medical care, waiting time for Services, provider or staff attitude or demeanor, or dissatisfaction with Service provided by the health carrier.

If you are not satisfied with the Services received at a particular medical office, or if you have a concern about the personnel or some other matter relating to Services and wish to file a grievance you may do so by following one of the procedures listed below.

- Contact the administrative office in the Participating Facility where you are having the problem.
- Calling Member Services at 1-800-813-2000; or
- Sending your written complaint to Member Relations at:
  Kaiser Foundation Health Plan of the Northwest
  Member Relations Department
  500 NE Multnomah St., Suite 100
  Portland, OR 97232-2099
  Fax: 503-813-3985

All complaints are handled in a confidential manner.

After you notify us of a complaint, this is what happens:

- A representative reviews the complaint and conducts an investigation, verifying all the relevant facts.
- The representative or a Participating Provider evaluates the facts and makes a recommendation for corrective action, if any.
- When you file a written complaint, we usually respond in writing within 30 calendar days, unless additional information is required.
- When you make a verbal complaint, a verbal response is usually made within 30 calendar days.

Grievance determinations are not adverse benefit determinations. There is not an internal or external appeal process for grievance determinations.

We want you to be satisfied with our facilities, Services, and Participating Providers. Using this grievance procedure gives us the opportunity to correct any problems that keep us from meeting your expectations and your health care needs. If you are dissatisfied for any reason, please let us know.

While we encourage you to use our grievance procedure, you have the right to contact Washington’s designated ombudsman’s office, the Washington State Office of the Insurance Commissioner, for assistance with questions and complaints. Contact them by mail, telephone or online at:

  Office of the Insurance Commissioner, Consumer Protection Division
  P.O. Box 40256
  Olympia, WA 98504
  1-800-562-6900
  [http://www.insurance.wa.gov](http://www.insurance.wa.gov)

**TERMINATION OF MEMBERSHIP**

Membership continues from month to month subject to payment of applicable Premium.

If your membership terminates, all rights to benefits end at 11:59 p.m. on the termination date. When a Subscriber’s membership terminates, the memberships of any Dependents end at the same time.
You will be billed as a non-Member for any Services you receive after your membership termination date. Company, Participating Providers, and Participating Facilities have no further liability or responsibility under this EOC after your membership termination date, except as provided under “Payments after Termination” in this “Termination of Membership” section.

If your membership is terminated, you have the right to file an appeal. For more information, please contact Member Services.

**How You May Terminate Your Membership**

You may terminate your membership by sending written notice, signed by the Subscriber, to the address below. Your membership will terminate at 11:59 p.m. on the last day of the month in which we receive your notice:

Membership Administration  
Kaiser Foundation Health Plan of the Northwest  
P.O. Box 203007  
Denver, CO 80220-9007

**Termination Due to Loss of Eligibility**

You must immediately report to us any changes that affect eligibility status, such as your moving out of our Service Area, a Spouse’s divorce, or a Dependent child's reaching the Dependent Limiting Age. If you meet the eligibility requirements under “Who Is Eligible” in the “Premium, Eligibility, and Enrollment” section on the first day of a month, but later in that month you no longer meet those eligibility requirements, your membership will end at 11:59 p.m. on the last day of that month. For example, if you first became ineligible on January 5, your termination date would be January 31, and your last minute of coverage would be 11:59 p.m. on January 31.

If your membership ends because you are no longer eligible to be a Dependent, but you continue to meet all other eligibility requirements, you will be able to enroll as a Subscriber under the identical Kaiser Permanente Individuals and Families Plan if you request enrollment within 30 days after your membership termination date. However, you are not eligible if we terminate your membership under “Termination for Cause” in this “Termination of Membership” section. If we approve your application and you pay the required Premium, your membership as a Subscriber will begin when your membership under this EOC ends. Your Premium may differ from that under this EOC. For information about becoming a Subscriber, call Member Services.

**Termination for Cause**

If you or any other Member in your Family is proven to have committed one of the following acts, we may terminate your membership under this EOC by sending written notice, including the specific reason for termination with supporting evidence, to the Subscriber at least 31 days before the membership termination date:

- Commission of a fraudulent act against us.
- Making an intentional misrepresentation of material fact in connection with this coverage.

Examples. We would consider the following acts as fraudulent:

- Intentionally presenting an invalid prescription or physician order for Services.
- Intentionally letting someone else use your ID card to obtain Services pretending to be you.

We may report fraud and other illegal acts to the authorities for prosecution.
**Termination for Nonpayment of Premium**

If we do not receive the applicable Premium on or before the Premium Due Date, we will mail a notice of nonpayment to the Subscriber. We will mail the notice not less than 10 days before the end of the grace period (see “Monthly Premium” in the “Premium, Eligibility, and Enrollment” section) and it will include the following information:

- A statement that we have not received the applicable Premium and that we will terminate the memberships of the Subscriber and any Dependents retroactively back to the Premium Due Date if we do not receive the required Premium by the end of the grace period.
- The duration of the grace period.
- The specific date when your membership will end if we do not receive the applicable Premium.

If we do not receive full payment by the end of the grace period, we will mail a notice to the Subscriber confirming the date on which the memberships of the Subscriber and any Dependents terminated.

You will be responsible for paying Company or providers, as applicable, for any Services received after the termination of your coverage.

If your coverage is terminated for nonpayment of Premium, you will not be entitled to a special enrollment period and we may require payment of any outstanding Premiums, as permitted by applicable law.

**Payments after Termination**

If we terminate your membership for cause or nonpayment of Premium, we will:

- Refund any amounts we owe the Subscriber for Premium paid for the period after the termination date.
- Pay you any amounts we have determined that we owe you for claims during your membership.
- We may deduct any amounts you owe Company, Participating Providers, or Participating Facilities from any payment we make.

**Rescission of Membership**

We may rescind your membership after it becomes effective (completely cancel your membership so that no membership ever existed) if we determine you or anyone seeking membership on your behalf did any of the following before your membership became effective:

- Performed an act, practice, or omission that constitutes fraud in connection with your enrollment or enrollment application.
- Made an intentional misrepresentation of material fact in connection with your enrollment or enrollment application, such as intentionally omitting a material fact.
- Intentionally failed to inform us of changes to the information in your enrollment application.

We will send written notice to the Subscriber at least 30 days before we rescind your membership, but the rescission will completely cancel your membership so that no membership ever existed. We will explain the basis for our decision and how you can appeal this decision. You will be required to pay as a non-Member for any Services we covered. Within 30 days, we will refund all applicable Premium except that we may subtract any amounts you owe us. You will be ineligible to re-apply for membership until the next open enrollment period.

**Termination of Certain Types of Health Benefit Plans by Us**

We may terminate your membership if we discontinue offering this Plan as permitted by law. If we continue to offer other non-group Plans in a market, we may terminate your membership under this Plan by sending
written notice to you at least 90 days before the termination date. You will be able to enroll in any other product we offer in the non-group market if you meet all eligibility requirements.

Moving to Another Kaiser Foundation Health Plan Service Area
If you move to another Kaiser Foundation Health Plan service area, or if you move to an area outside any Kaiser Foundation Health Plan service area, your membership will be terminated. You may be able to transfer your membership to the other Kaiser Foundation Health Plan service area; however, eligibility requirements, benefits, premium, deductible, copayments, and coinsurance may not be the same in the other service area.

MISCELLANEOUS PROVISIONS

Administration of EOC
We may adopt reasonable policies, procedures, and interpretations to promote orderly and efficient administration of this EOC.

Applications and Statements
You must complete any applications, forms, or statements that we request in our normal course of business or as specified in this EOC.

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.

Attorney Fees and Expenses
In any dispute between a Member and Company or Medical Group or Kaiser Foundation Hospitals, each party will bear its own attorneys’ fees and other expenses, except as otherwise required by law.

EOC Binding on Members
By electing coverage or accepting benefits under this EOC, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all provisions of this EOC.

Exercise of Conscience
We recognize the right to exercise religious beliefs and conscience. If a Participating Provider or Participating Facility declines to provide a covered Service for reasons of conscience or religion, we will make arrangements to provide the covered Services.

Governing Law
Except as preempted by federal law, this EOC will be governed in accord with Washington law and any provision that is required to be in this EOC by state or federal law shall bind Members and Company whether or not set forth in this EOC.

Information about New Technology
When a new medical technology or procedure needs review, our Inter-regional New Technology Committee examines and evaluates data from government agencies, medical experts, medical journals, and medical specialty societies. Recommendations from this inter-regional committee then are passed onto the local committee. The committee reviews the national recommendations to see how they apply to local medical practices. Once this review takes place, the committee makes recommendations for the new technology or procedure to become a covered benefit. In addition, the committee communicates practice guidelines to
network providers and related health care providers. If the committee's recommendation is accepted, the new technology is added to the covered benefits, either immediately or when this contract renews.

**Litigation Venue**
Venue for all litigation between you and Company shall lie in Clark County, Washington.

**No Waiver**
Our failure to enforce any provision of this *EOC* will not constitute a waiver of that or any other provision, or impair our right thereafter to require your strict performance of any provision.

**Nondiscrimination**
We do not discriminate in our employment practices or in the delivery of Services on the basis of race, ethnicity, nationality, actual or perceived gender, age, physical or mental disability, sexual orientation, genetic information, or religion.

**Notices**
We will send our notices to you to the most recent address we have for the Subscriber. The Subscriber is responsible for notifying us of any change in address. Subscribers who move should call Member Services as soon as possible to give us their new address.

**Overpayment Recovery**
We may recover any overpayment we make for Services from anyone who receives an overpayment, or from any person or organization obligated to pay for the Services.

**Privacy Practices**
Kaiser Permanente will protect the privacy of your protected health information (PHI). We also require contracting providers to protect your PHI. Your PHI is individually identifiable information about your health, health care Services you receive, or payment for your health care. You may generally see and receive copies of your PHI, correct or update your PHI, and ask us for an accounting of certain disclosures of your PHI.

We may use or disclose your PHI for treatment, payment, health research, and health care operations purposes, such as measuring the quality of Services. We are sometimes required by law to give PHI to others, such as government agencies or in judicial actions. In addition, Member-identifiable health information is shared only with your authorization or as otherwise permitted by law. We will not use or disclose your PHI for any other purpose without your (or your representative’s) written authorization, except as described in our *Notice of Privacy Practices*. Giving us this authorization is at your discretion.

This is only a brief summary of some of our key privacy practices. Our Notice of Privacy Practices, which provides additional information about our privacy practices and your rights regarding your PHI, is available and will be furnished to you upon request. To request a copy, please call Member Services. You can also find the notice at your local Participating Facility or on our website at [kp.org](http://kp.org).

**Unusual Circumstances**
We will do our best to provide or arrange for your health care needs in the event of unusual circumstances that delay or render impractical the provision of Services under this *EOC*, such as major disaster, epidemic, war, riot, civil insurrection, disability of a large share of personnel at a Participating Facility, complete or partial destruction of Participating Facilities, and labor disputes. However, in these circumstances, neither we, nor any Participating Hospital, Medical Group, or any Participating Provider or Participating Facility shall have any liability or obligation because of a delay or failure to provide these Services. In the case of a labor
dispute involving Company, we may postpone non-Emergency Services until after resolution of the labor dispute.
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<tr>
<td>D3240</td>
<td>Pulpal Therapy Resorbable Filling-Posterior Primary Tooth (Excluding Final Restoration)</td>
</tr>
<tr>
<td>D3310</td>
<td>Root Canal-Anterior (Excluding Final Restoration)</td>
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<tr>
<td>D3320</td>
<td>Root Canal-Bicuspid (Excluding Final Restoration)</td>
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<tr>
<td>D3330</td>
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<tr>
<td>D3331</td>
<td>Treatment of Root Canal Obstruction-Non-Surgical Access</td>
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<tr>
<td>D3332</td>
<td>Incomplete Root Canal Therapy-Inoperable, Unrestorable or Fractured Tooth</td>
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<tr>
<td>D3333</td>
<td>Internal Root Repair of Perforation Defects</td>
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<tr>
<td>D3346</td>
<td>Re-treatment Previous Root Canal Therapy-Anterior</td>
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<td>D3347</td>
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<tr>
<td>D3348</td>
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<tr>
<td>D3351</td>
<td>Apexification/Recalcification-Initial Visit</td>
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<td>D3352</td>
<td>Apexification/Recalcification-Interim Medication Replacement</td>
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<td>D3353</td>
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<td>D3355</td>
<td>Pulpal Regeneration - initial visit</td>
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<td>D3357</td>
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<td>D3410</td>
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<tr>
<td>D3421</td>
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<tr>
<td>D3425</td>
<td>Apicoectomy -Molar (First Root)</td>
</tr>
<tr>
<td>D3426</td>
<td>Apicoectomy (Each Additional Root)</td>
</tr>
<tr>
<td>D3427</td>
<td>Periradicular Surgery without apicoectomy</td>
</tr>
<tr>
<td>D3428</td>
<td>Bone graft in conjunction with periradicular surgery - per tooth, single site</td>
</tr>
<tr>
<td>D3429</td>
<td>Bone graft in conjunction with periradicular surgery - each additional contiguous tooth in same surgical site</td>
</tr>
<tr>
<td>D3430</td>
<td>Retrograde Filling-Per Root</td>
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<tr>
<td>D3431</td>
<td>Biologic materials to aid in soft and osseous tissue regeneration in conjunction with periradicular surgery</td>
</tr>
<tr>
<td>D3432</td>
<td>Guided Tissue Regeneration, resorbable barrier, per site, in conjunction with periradicular surgery</td>
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<tr>
<td>D3450</td>
<td>Root Amputation-Per Root</td>
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<tr>
<td>D3470</td>
<td>Intentional Reimplantation (Including Necessary Splinting)</td>
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<tr>
<td>D3910</td>
<td>Surgical Procedure for Isolation of Tooth with Rubber Dam</td>
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<tr>
<td>D3920</td>
<td>Hemisection-Including Root Removal, Not Including Root Canal</td>
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<tr>
<td>D3950</td>
<td>Canal Preparation and Fitting of Preformed Dowel or Post</td>
</tr>
<tr>
<td>D3431</td>
<td>Guided Tissue Regeneration, resorbable barrier, per site, in conjunction with periradicular surgery</td>
</tr>
<tr>
<td>D4210</td>
<td>Gingivectomy or Gingivoplasty-Four or More Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<tr>
<td>D4211</td>
<td>Gingivectomy or Gingivoplasty-One to Three Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<tr>
<td>D4212</td>
<td>Gingivectomy or Gingivoplasty to Allow Access for Restorative Procedure, Per Tooth</td>
</tr>
<tr>
<td>D4240</td>
<td>Gingival Flap Procedure, Including Root Planing-Four or More Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<td>D4241</td>
<td>Gingival Flap Procedure, Including Root Planing-One to Three Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<tr>
<td>D4245</td>
<td>Apically Positioned Flap</td>
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<td>D4249</td>
<td>Clinical Crown Lengthening-Hard Tissue</td>
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<tr>
<td>D4260</td>
<td>Osseous Surgery (Inc Flap Entry/Closure)- Four or More Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<tr>
<td>D4261</td>
<td>Osseous Surg (Flap Entry/Closure)- One to Three Contiguous Teeth or Tooth Bounded Spaces per Quadrant</td>
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<tr>
<td>D4263</td>
<td>Bone Replacement Graft-First Site in Quadrant</td>
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<tr>
<td>D4264</td>
<td>Bone Replacement Graft-Each Additional Site in Quadrant</td>
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<tr>
<td>D4266</td>
<td>Guided Tissue Regeneration-Resorbable Barrier per Site</td>
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<tr>
<td>D4267</td>
<td>Guided Tissue Regeneration-Nonresorbable Barrier per Site (Includes Membrane Removal)</td>
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<tr>
<td>D4268</td>
<td>Surgical Revision Procedure, per Tooth</td>
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<td>D4270</td>
<td>Pedicle Soft Tissue Graft Procedure</td>
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<tr>
<td>D4273</td>
<td>Autogenous Connective Tissue Graft Procedure (including donor and recipient surgical sites) First Tooth, Implant, or Edentulous Tooth Position in graft</td>
</tr>
<tr>
<td>D4274</td>
<td>Distal or Proximal Wedge Procedure (When Not Performed in Conjunction with Surgical Procedures in the Same Anatomical Area)</td>
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<tr>
<td>D4276</td>
<td>Combined Connective Tissue and Double Pedicle Graft, Per Tooth</td>
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<tr>
<td>D4277</td>
<td>Free Soft Tissue Graft Procedure (Including Recipient and Donor Surgical Sites), First Tooth or Edentulous Tooth Position in Graft</td>
</tr>
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<tr>
<td>D4278</td>
<td>Free Soft Tissue Graft Procedure (Including Recipient and Donor Surgical Sites), Each Additional Contiguous Tooth or Edentulous Tooth Position in Same Graft Site</td>
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<tr>
<td>D4283</td>
<td>Autogenous Connective Tissue Graft Procedure (including donor and recipient surgical sites)-each additional contiguous tooth, implant or edentulous tooth position in same graft site</td>
</tr>
<tr>
<td>D4285</td>
<td>Non-Autogenous Connective Tissue Graft Procedure (including recipient surgical site and donor material)-each additional contiguous tooth, implant or edentulous tooth position in same graft site</td>
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<tr>
<td>D4341</td>
<td>Periodontal Scaling and Root Planing- Four or More Teeth per Quadrant</td>
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<tr>
<td>D4342</td>
<td>Periodontal Scaling &amp; Root Planing – One to Three Teeth per Quadrant</td>
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<tr>
<td>D4355</td>
<td>Full Mouth Debridement to Enable Periodontal Evaluation and Diagnosis</td>
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<td>D4381</td>
<td>Localized Delivery of Antimicrobial Agents Via a Controlled Release Vehicle Into Diseased Crevicular Tissue, Per Tooth</td>
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<td>D4910</td>
<td>Periodontal Maintenance (Following Active Therapy)</td>
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<td>D4920</td>
<td>Unscheduled Dressing Change (Not by Treating Dentist)</td>
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<tr>
<td>D4921</td>
<td>Gingival Irrigation - per quadrant</td>
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<td>Unspecified Periodontal Procedure, By Report</td>
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<td>D5110</td>
<td>Complete Denture-Maxillary</td>
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<td>D5120</td>
<td>Complete Denture-Mandibular</td>
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<tr>
<td>D5130</td>
<td>Immediate Denture-Maxillary</td>
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<td>D5140</td>
<td>Immediate Denture-Mandibular</td>
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<tr>
<td>D5211</td>
<td>Maxillary Partial Denture-Resin Base (Including any Clasps, Rests and Teeth)</td>
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<tr>
<td>D5212</td>
<td>Mandibular Partial Denture-Resin Base (Including any Clasps, Rests and Teeth)</td>
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<tr>
<td>D5213</td>
<td>Maxillary Partial Denture-Metal Frame with Resin Base (Including any Clasps, Rests and Teeth)</td>
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<td>D5214</td>
<td>Mandibular Partial Denture-Metal Frame with Resin Base (Including any Clasps, Rests and Teeth)</td>
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<tr>
<td>D5221</td>
<td>Immediate Maxillary Partial Denture-Resin Base (including any conventional clasps, rests and teeth)</td>
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<tr>
<td>D5222</td>
<td>Immediate Mandibular Partial Denture-Resin Base (including any conventional clasps, rests and teeth)</td>
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<tr>
<td>D5223</td>
<td>Immediate Maxillary Partial Denture-Cast Metal Framework with Resin Denture Bases (including any conventional clasps, rests and teeth)</td>
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<td>D5224</td>
<td>Immediate Mandibular Partial Denture-Cast Metal Framework with Resin Denture Bases (including any conventional clasps, rests and teeth)</td>
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<td>D5225</td>
<td>Maxillary Partial Denture-Flexible Base (Including any Clasps, Rests, and Teeth)</td>
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<td>D5226</td>
<td>Mandibular Partial Denture-Flexible Base (Including any Clasps, Rests, and Teeth)</td>
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<td>D5281</td>
<td>Removable Unilateral Partial Denture-One Piece Cast Metal</td>
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<td>Adjust Complete Denture-Maxillary</td>
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<td>D5411</td>
<td>Adjust Complete Denture-Mandibular</td>
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<tr>
<td>D5421</td>
<td>Adjust Partial Denture-Maxillary</td>
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<td>D5422</td>
<td>Adjust Partial Denture-Mandibular</td>
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<tr>
<td>D5510</td>
<td>Repair Broken Complete Denture Base</td>
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<tr>
<td>D5520</td>
<td>Replace Miss/Broken Teeth-Complete Denture (Each Tooth)</td>
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<td>D5610</td>
<td>Repair Resin Denture Base</td>
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<tr>
<td>D5620</td>
<td>Repair Cast Framework, Partial Denture</td>
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<tr>
<td>D5630</td>
<td>Repair or Replace Broken Clasp-Per Tooth</td>
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<tr>
<td>D5640</td>
<td>Replace Broken Teeth-Per Tooth, Partial Denture</td>
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<tr>
<td>D5650</td>
<td>Add Tooth to Existing Partial Denture</td>
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<tr>
<td>D5660</td>
<td>Add Clasp to Existing Partial Denture-Per Tooth</td>
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<tr>
<td>D5670</td>
<td>Replace All Teeth &amp; Acrylic - Cast Metal Frame, Maxillary</td>
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<tr>
<td>D5671</td>
<td>Replace All Teeth &amp; Acrylic - Cast Metal Frame, Mandibular</td>
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<td>D5710</td>
<td>Rebase Complete Maxillary Denture</td>
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<td>D5711</td>
<td>Rebase Complete Mandibular Denture</td>
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<tr>
<td>D5720</td>
<td>Rebase Maxillary Partial Denture</td>
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<td>D5721</td>
<td>Rebase Mandibular Partial Denture</td>
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<tr>
<td>D5730</td>
<td>Reline Complete Maxillary Denture (Chairside)</td>
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<td>Reline Complete Mandibular Denture (Chairside)</td>
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<td>Reline Maxillary Partial Denture (Chairside)</td>
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<td>Reline Mandibular Partial Denture (Chairside)</td>
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<td>Reline Complete Maxillary Denture (Laboratory)</td>
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<td>Reline Complete Mandibular Denture (Laboratory)</td>
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<td>Reline Maxillary Partial Denture (Laboratory)</td>
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<td>Reline Mandibular Partial Denture (Laboratory)</td>
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<td>Interim Complete Denture-Maxillary</td>
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<td>Interim Partial Denture-Mandibular</td>
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<td>Tissue Conditioning-Maxillary</td>
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<td>D5863</td>
<td>Overdenture - Complete Maxillary</td>
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<td>D5864</td>
<td>Overdenture - Partial Maxillary</td>
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<td>D5866</td>
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<td>Unspecified removable prosthetic procedure, by report</td>
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<td>Fluoride Gel Carrier</td>
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<td>Pontic - Indirect Resin Based Composite</td>
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<td>Pontic-Cast High Noble Metal</td>
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<td>Pontic-Cast Predominantly Base Metal</td>
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<td>D6212</td>
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<td>D6240</td>
<td>Pontic-Porcelain Fused to High Noble Metal</td>
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<td>Pontic-Porcelain Fused to Predominantly Base Metal</td>
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<td>Provisional Pontic (not temporary)</td>
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<td>D6545</td>
<td>Retainer-Cast Metal for Resin Bonded Fixed Prosthesis</td>
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<td>D6548</td>
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<td>D6600</td>
<td>Retainer Inlay - Porcelain/Ceramic, Two Surfaces</td>
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<td>Retainer Inlay - Porcelain/Ceramic, Three Or More Surfaces</td>
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<tr>
<td>D6602</td>
<td>Retainer Inlay - Cast High Noble Metal, Two Surfaces</td>
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<td>Retainer Inlay - Cast High Noble Metal, Three Or More Surfaces</td>
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<td>Retainer Inlay - Cast Predominantly Base Metal, Two Surfaces</td>
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<td>Retainer Inlay - Cast Predominantly Base Metal, Three Or More Surfaces</td>
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<td>Retainer Inlay - Cast Noble Metal, Three Or More Surfaces</td>
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<td>Retainer Onlay - Porcelain/Ceramic, Two Surfaces</td>
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<td>Retainer Onlay - Porcelain/Ceramic, Three Or More Surfaces</td>
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<td>Retainer Onlay - Cast High Noble Metal, Three Or More Surfaces</td>
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<td>Retainer Onlay - Cast Predominantly Base Metal, Two Surfaces</td>
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<td>Retainer Onlay - Cast Predominantly Base Metal, Three Or More Surfaces</td>
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<td>Retainer Onlay - Cast Noble Metal, Two Surfaces</td>
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<td>Retainer Onlay - Cast Noble Metal, Three Or More Surfaces</td>
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<td>Retainer Crown–Retainer-Indirect Resin Based Composite</td>
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<td>Retainer Crown-Bridge Retainer-Resin with High Noble Metal</td>
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<td>Retainer Crown-Bridge Retainer-Resin Predominantly Base Metal</td>
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<td>Retainer Crown-Retainer-Porcelain/Ceramic</td>
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<td>Retainer Crown-Retainer-Porcelain Fused to High Noble Metal</td>
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<td>Retainer Crown-Retainer 3/4 Cast High Noble Metal</td>
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<td>Retainer Crown-Retainer 3/4 Predominantly Base Metal</td>
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<td>Retainer Crown-Retainer 3/4 Cast Noble Metal</td>
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<td>Retainer Crown-Retainer-Full Cast High Noble Metal</td>
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<td>Retainer Crown-Retainer-Full Cast Predominantly Base Metal</td>
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<td>D6920</td>
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<td>D6980</td>
<td>Fixed Partial Denture Repair, Necessitated by Restorative Material Failure</td>
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<td>Unspecified Fixed Prosthodontic Procedure, By Report</td>
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<td>Extraction, Coronal Remnants-Deciduous Tooth</td>
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<td>D7140</td>
<td>Extraction, Erupted Tooth or Exposed Root (elevation and/or forceps removal)</td>
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<td>D7230</td>
<td>Removal of Impacted Tooth-Partially Bony</td>
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<td>D7240</td>
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<tr>
<td>D7241</td>
<td>Removal of Impacted Tooth-Completely Bony with Unusual Complications</td>
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<td>Surgical Removal of Residual Tooth Roots (Cutting Procedure)</td>
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<td>Coronectomy-Intentional Partial Tooth Removal</td>
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<td>D7283</td>
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<td>D7292</td>
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<td>D7413</td>
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<td>D7414</td>
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<td>D7441</td>
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<td>Removal of Odontogenic Cyst/Tumor/Lesion (up to 1.25 cm)</td>
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<td>Removal of Odontogenic Cyst/Tumor/Lesion (greater than 1.25 cm)</td>
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<tr>
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<td>D7471</td>
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<tr>
<td>CODE</td>
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<td>D7473</td>
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<td>D7511</td>
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<td>Incision and Drainage of Abscess-Extraoral Soft Tissue</td>
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<td>Incision And Drainage Of Abscess - Extraoral Soft Tissue - Complicated (Includes Drainage Of Multiple Fascial Spaces)</td>
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<td>D7880</td>
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<td>Suture of Recent Small Wounds up to 5 CM</td>
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<td>D7953</td>
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<td>Limited Orthodontic Treatment - Transitional Dentition</td>
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<td>D8681</td>
<td>Removable Orthodontic Retainer Adjustment</td>
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<td>D9120</td>
<td>Fixed Partial Denture Sectioning</td>
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<td>D9210</td>
<td>Local Anesthesia Not In Conjunction With Operative Or Surgical Procedures</td>
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<td>D9223</td>
<td>Deep sedation/general anesthesia – each 15 minute increment</td>
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<td>D9230</td>
<td>Nitrous Oxide/Analgesia, Anxiolysis</td>
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<td>D9410</td>
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<td>D9420</td>
<td>Hospital or Ambulatory Surgical Center Call</td>
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<td>D9430</td>
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<td>D9930</td>
<td>Treatment of complications (post-surgical) -- unusual circumstances</td>
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<td>D9932</td>
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<td>Cleaning and Inspection of Removable Partial Denture, Maxillary</td>
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<td>D9935</td>
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<td>D9940</td>
<td>Occlusal Guard, By Report</td>
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<td>D9943</td>
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<tr>
<td>D9971</td>
<td>Odontoplasty 1 - 2 Teeth; Includes Removal Of Enamel Projections</td>
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<tr>
<td>99201-</td>
<td>Office/outpatient visit, new</td>
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<td>99211-</td>
<td>Office/outpatient visit, established patient</td>
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Only procedures listed above will be covered under “Pediatric Dental Services” in the “Benefits” section in this *EOC*. See “Pediatric Dental Services Exclusions” and “Pediatric Dental Services Limitations” for a complete explanation.

**NONDISCRIMINATION STATEMENT AND NOTICE OF LANGUAGE ASSISTANCE**

**Nondiscrimination Notice**

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

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

If you need these services, call 1-800-813-2000 (TTY: 711)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at:

Member Relations Department  
Attention: Kaiser Civil Rights Coordinator  
500 NE Multnomah St. Ste 100  
Portland, OR 97232-2099  
Phone: 1-800-813-2000

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at [https://ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201  
Phone: 1-800-368-1019  
TDD: 1-800-537-7697


**Help in Your Language**

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-800-813-2000 (TTY: 711).


日本語 (Japanese) 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-813-2000 (TTY: 711) まで、お電話にてご連絡ください。

רוסית (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-813-2000 (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-813-2000 (TTY: 711).

Important Notice

This is a summary of only a few of the provisions of your health plan to help you understand coordination of benefits, which can be very complicated. This is not a complete description of all of the coordination rules and procedures, and does not change or replace the language contained in your Evidence of Coverage (EOC), which determines your benefits.

It is common for family members to be covered by more than one health care plan. This happens, for example, when a husband and wife both work and choose to have family coverage through both employers.

When you are covered by more than one health plan, state law permits issuers to follow a procedure called “coordination of benefits” to determine how much each should pay when you have a claim. The goal is to make sure that the combined payments of all plans do not add up to more than your covered health care expenses.

Coordination of benefits (COB) is complicated and covers a wide variety of circumstances. This is only an outline of some of the most common ones. If your situation is not described, read your Evidence of Coverage or contact your state insurance department.

Primary or Secondary?

You will be asked to identify all the plans that cover members of your family. We need this information to determine whether we are the “primary” or “secondary” benefit payer. The primary plan always pays first when you have a claim. Any plan that does not contain your state’s COB rules will always be primary.

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

Caution: All health plans have timely claim filing requirements. If you or your provider fail to submit your claim to a secondary plan within that plan’s claim filing time limit, the plan can deny the claim. If you experience delays in the processing of your claim by the primary health plan, you or your provider will need to submit your claim to the secondary health plan within its claim filing time limit to prevent a denial of the claim. To avoid delays in claims processing, if you are covered by more than one plan, you should promptly report to your providers and plans any changes in your coverage.

When This Plan is Primary

If you or a family member is covered under another plan in addition to this one, we will be primary when:

- **Your Own Expenses.** The claim is for your own health care expenses, unless you are covered by Medicare and both you and your spouse are retired.

- **Your Spouse’s Expenses.** The claim is for your spouse, who is covered by Medicare, and you are not both retired.

- **Your Child’s Expenses.** The claim is for the health care expenses of your child who is covered by this plan; and
  - You are married and your birthday is earlier in the year than your spouse’s or you are living with another individual, regardless of whether or not you have ever been married to that individual, and
your birthday is earlier than that other individual’s birthday. This is known as the “birthday rule”; or

- You are separated or divorced and you have informed us of a court decree that makes you responsible for the child’s health care expenses; or
- There is no court decree, but you have custody of the child.

**Other Situations**

We will be primary when any other provisions of state or federal law require us to be.

**How We Pay Claims When We Are Primary**

When we are the primary plan, we will pay the benefits according to the terms of your *Evidence of Coverage*, just as if you had no other health care coverage under any other plan.

**How We Pay Claims When We Are Secondary**

When we are knowingly the secondary plan, we will make payment promptly after receiving payment information from your primary plan. Your primary plan, and we as your secondary plan, may ask you and/or your provider for information in order to make payment. To expedite payment, be sure that you and/or your provider supply the information in a timely manner.

If the primary plan fails to pay within sixty calendar days of receiving all necessary information from you and your provider, you and/or your provider may submit your claim for us to make payment as if we were your primary plan. In such situations, we are required to pay claims within thirty calendar days of receiving your claim and the notice that your primary plan has not paid. This provision does not apply if Medicare is the primary plan. We may recover from the primary plan any excess amount paid under the “right of recovery” provision in the plan.

If there is a difference between the amounts the plans allow, we will base our payment on the higher amount. However, if the primary plan has a contract with the provider, our combined payments will not be more than the amount called for in our contract or the amount called for in the contract of the primary plan, whichever is higher. Health maintenance organizations (HMOs) and health care service contractors usually have contracts with their providers as do some other plans.

We will determine our payment by subtracting the amount paid by the primary plan from the amount we would have paid if we had been primary. We 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 to one hundred percent of the total allowable expense (the amount cannot be less than the same allowable expense the secondary plan would have paid if it had been the primary plan) for your claim. We are not required to pay an amount in excess of our maximum benefit plus any accrued savings. If your provider negotiates reimbursement amounts with the plan(s) for the service provided, your provider may not bill you for any excess amounts once he/she has received payment for the highest of the negotiated amounts. When our deductible is fully credited, we will place any remaining amounts in a medical savings account to cover future medical claims which might not otherwise have been paid. For example, if the primary plan covers similar kinds of health care expenses, but allows expenses that we do not cover, we may pay for those expenses.

**Questions about coordination of benefits?**

**Contact your state insurance department.**