



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

Summary of medical benefits

Clackamas County 1183

Oregon Deductible Plan

January 1, 2012 through December 31, 2012

Deductible

For one Member	\$1,000 per Calendar Year
For an entire Family	\$3,000 per Calendar Year

Out-Of-Pocket Maximum (Not all services apply to the maximum; refer to your Evidence of Coverage for clarification. Deductible amounts and Services not subject to the Deductible do not count toward your Out-of-Pocket Maximum.)

For one Member	\$3,000 per Calendar Year
For an entire Family	\$9,000 per Calendar Year

Preventive Care Services

	You pay
Routine preventive physical exam (includes adult, well baby, and well child)	\$0
Prenatal care and first postpartum visit	\$0
Immunizations	\$0
Preventive tests	\$0

Outpatient Services

Primary care visit	\$25
Specialty care visit	20% Coinsurance after Deductible
Routine eye exam	\$25
Allergy shots and other injections	\$5
Urgent Care visit	\$25
Emergency department visit	20% Coinsurance after Deductible
Outpatient surgery visit	20% Coinsurance after Deductible
Physician-referred acupuncture (limited to 12 visits per Calendar Year)	20% Coinsurance after Deductible

Inpatient Hospital Services

	20% Coinsurance after Deductible
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Ambulance Services (per transport)

	20% Coinsurance
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Chemical Dependency Services

Outpatient Services	\$25
Inpatient hospital & residential Services	20% Coinsurance after Deductible

Mental Health Services

Outpatient Services	\$25
Inpatient hospital & residential Services	20% Coinsurance after Deductible

Outpatient Durable Medical Equipment (DME), External Prosthetic Devices, and Orthotic Devices

	20% Coinsurance
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Hearing Aids for Children (up to \$4,211 every 48 months, per Member under age 18 and any child Dependent)

	20% Coinsurance
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Outpatient Laboratory, X-ray, Imaging, and Special Diagnostic Procedures

	20% Coinsurance after Deductible
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Outpatient Rehabilitative Therapy Services (up to 20 visits per therapy per Calendar Year)

Physical, Speech, and Occupational therapies	20% Coinsurance after Deductible after Deductible
All other therapies	20% Coinsurance after Deductible after Deductible

Skilled Nursing Facility Services (up to 100 days per Calendar Year)

	20% Coinsurance after Deductible
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Optional Benefits

Alternative Care	\$10 per visit for chiropractic, naturopathic and acupuncture visits. \$25 Copayment per massage therapy visit (up to 12 visits per Calendar Year). \$1,500 benefit maximum for all Services combined.
Hearing Aids	Not covered
Outpatient Prescription Drugs, Supplies, and Supplements	\$15 generic/\$30 brand up to 30-day supply; up to a 90-day supply of maintenance drugs for two Copayments when you use mail delivery.
Vision Hardware Optical Services	Balance after \$200 allowance every 24 months
Travel Services	Not covered

Exclusions and Limitations

The Services listed below are either completely excluded from coverage or partially limited. This applies to all Services that would otherwise be covered and is in addition to the exclusions and limitations that apply only to a particular Service as listed in the description of that Service in your Evidence of Coverage, to be provided after you enroll for coverage.

Acupuncture. Limited to the following: (a) when a Participating Physician makes a referral for Services in accord with Medical Group criteria or (b) your employer Group has purchased the Alternative Care (self-referred Acupuncture Services) rider.; **Certain exams and Services; Chiropractic Services received without a referral by Kaiser Permanente.** Limited to the following: (a) when a Participating Physician makes a referral for Services in accord with Medical Group criteria or (b) Alternative Care Services or Chiropractic Services (self-referred Chiropractic Care) rider has been purchased.; **Cosmetic Services; Custodial Services; Dental Services.** Except when Medically Necessary for Members who have a medical condition that would place undue risk if performed in a dental office. The procedure must be approved.; **Designated blood donations; Detained or confined members; Employer responsibility; Experimental or investigational Services; Eye surgery; Family Services.** Services provided by a member of your immediate family.; **Genetic testing; Government agency responsibility; Hearing aids.** Unless the Hearing Aid rider has been purchased.; **Hypnotherapy; Intermediate Services; Massage therapy Services.** Limited to when: (a) a Participating Physician makes a referral for Services in accord with Medical Group criteria or (b) Alternative Care (Massage Therapy) benefit rider has been purchased.; **Naturopathy Services.** Limited to when: (a) referral for Services in accord with Medical Group criteria; or (b) Alternative Care (Naturopathy Services) rider has been purchased.; **Non-Medically Necessary Services; Nonreusable medical supplies; Outpatient Prescription Drugs.** Unless the Outpatient Prescription Drug rider has been purchased. Kaiser Permanente formulary applies. We cover non-formulary drugs only when you meet exception criteria unless specifically covered by your prescription drug plan.; **Services related to a non-covered Service; Sexual reassignment surgery; Supportive care and other Services; Travel and lodging.** Limited to: (a) Medically Necessary “Ambulance Services” in this *Summary*, and (b) certain expenses that we preauthorize.; **Travel Services.** All travel-related Services including travel-only immunizations (such as yellow fever, typhoid, and Japanese encephalitis), unless the Travel Services rider has been purchased.; **Vision hardware optical Services.** Unless the Vision Hardware Optical Services rider has been purchased.; **Vision therapy and orthoptics or eye exercises; Professional Services for fitting and follow-up care for contact lenses.** Unless the Vision Hardware Optical Services rider has been purchased.; **Low-vision aids.**

Questions? Call Membership Services (M-F, 8 am-6 pm)

Portland area..503-813-2000. All other areas..1-800-813-2000. TTY..1-800-735-2900. Language Interpretation Services, all areas..1-800-324-8010

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