



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.kp.org or by calling 1-800-278-3296.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$250 Individual/ \$500 Family (See chart starting on page 2 for when deductible is waived.)	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes, \$2,000 Individual/ \$4,000 Family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, health care this plan doesn't cover, and cost sharing for certain services listed in plan documents.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Does this plan use a <u>network of providers</u> ?	Yes. For a list of plan <u>providers</u> , see www.kp.org or call 1-800-278-3296.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	Yes , written referral required but you may self-refer to certain specialists.	This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have the plan's permission before you see the <u>specialist</u> .
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

Questions: Call 1-800-278-3296 or 1-800-777-1370 (TTY), or visit us at www.kp.org.

CALIFORNIA IRONWORKERS FIELD WELFARE PLAN

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-278-3296 or 1-800-777-1370 (TTY) to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use plan **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		Plan Provider	Non-Plan Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 per visit	Not Covered	Deductible waived
	Specialist visit	\$50 per visit	Not Covered	Deductible waived. Services related to infertility covered at 50% coinsurance per visit.
	Other practitioner office visit	\$15 per visit for chiropractic services, \$50 per visit for acupuncture services.	Not Covered	Deductible waived. Up to 30 visits per calendar year for chiropractic services. Physician referred acupuncture.
	Preventive care / screening / immunization	No Charge	Not Covered	Deductible waived. Some preventive screenings (such as lab and imaging) may be at a different cost share.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: No Charge; Lab tests: No Charge	Not Covered	Deductible waived
	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Deductible waived

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		Plan Provider	Non-Plan Provider	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary	Generic drugs	Plan pharmacy: \$15 per prescription for 1 to 30 days; Mail order: Usually two times the plan pharmacy cost sharing for up to a 100-day supply	Not covered	Overall deductible waived. In accordance with formulary guidelines, certain drugs may be covered at a different cost share
	Preferred brand drugs	Plan pharmacy: \$35 per prescription for 1 to 30 days; Mail order: Usually two times the plan pharmacy cost sharing for up to a 100-day supply	Not covered	Overall deductible waived. In accordance with formulary guidelines, certain drugs may be covered at a different cost share
	Non-preferred brand drugs	Same as preferred brand drugs	Not covered	Same as preferred brand drugs when approved through exception process.
	Specialty drugs	Same as preferred brand drugs	Not covered	Same as preferred brand drugs when approved through exception process.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance per procedure	Not Covered	After deductible
	Physician/surgeon fees	10% coinsurance per procedure	Not Covered	After deductible
If you need immediate medical attention	Emergency room services	10% coinsurance per visit	10% coinsurance per visit	After deductible
	Emergency medical transportation	\$50 per trip	\$50 per trip	Deductible waived
	Urgent care	\$50 per visit	\$50 per visit	Deductible waived. Non-Plan providers covered when outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance per admission	Not Covered	After deductible
	Physician/surgeon fee	10% coinsurance per admission	Not Covered	After deductible

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		Plan Provider	Non-Plan Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$50 per individual visit; \$25 per group visit	Not Covered	Deductible waived
	Mental/Behavioral health inpatient services	10% coinsurance per admission	Not Covered	After deductible
	Substance use disorder outpatient services	Kaiser: \$50 per individual visit; \$5 per group visit Fee-For-Service (Employee only): \$50 per visit	Not Covered	Kaiser: Deductible waived. Fee-For-Service: benefit is available to Employee only, not to dependents. Must use MHN Provider or no coverage.
	Substance use disorder inpatient services	Kaiser: 10% coinsurance per admission. Fee-For-Service (Employee Only): 10% coinsurance	Not Covered	Kaiser: After deductible. Fee-For-Service: <i>benefits must be Preauthorized by MHN</i> or you will pay an additional 10% coinsurance. Must use an MHN Provider or no coverage. Subject to 30-day limit per calendar year (combined with Alternate Levels of Care) and 2 episodes per lifetime. Detox limited to 4 episodes per lifetime.
If you are pregnant	Prenatal and postnatal care	Prenatal care: No Charge Postnatal care: No Charge	Not Covered	Prenatal: Deductible waived. Cost sharing is for routine preventive care only. Postnatal: Deductible waived. Cost sharing is for the first postnatal visit only.
	Delivery and all inpatient services	10% coinsurance per admission	Not Covered	After deductible
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Deductible waived. Up to 2 hours maximum per visit, up to 3 visits maximum per day, up to 100 visits per calendar year.

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		Plan Provider	Non-Plan Provider	
	Rehabilitation services	Inpatient: 10% coinsurance per admission. Outpatient: \$50 per visit	Not Covered	Inpatient: After deductible Outpatient: Deductible waived
	Habilitation services	\$50 per visit	Not Covered	Deductible waived
	Skilled nursing care	No Charge	Not Covered	Deductible waived. Up to a 100 day maximum per benefit period
	Durable medical equipment	10% coinsurance per item	Not Covered	Deductible waived. Must be in accordance with formulary guidelines. Requires prior authorization.
	Hospice service	No Charge	Not Covered	Deductible waived. Limited to a diagnosis of terminal illness with a life expectancy of twelve months or less.
If your child needs dental or eye care	Eye exam	No Charge	Not Covered	Deductible waived
	Glasses	Not Covered	Not Covered	If you elect to have vision coverage, it will be under a separate plan with VSP or Spectera.
	Dental check-up	Not Covered	Not Covered	Dental benefits are available through a separate dental plan with Delta Dental or the DeltaCare USA HMO Dental Plan.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the US • Private-duty nursing 	<ul style="list-style-type: none"> • Routine foot care unless medically necessary • Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> • Acupuncture (plan provider referred) • Bariatric surgery • Chiropractic care 	<ul style="list-style-type: none"> • Dental care (Adult) under separate dental plan • Hearing aids (limits apply) 	<ul style="list-style-type: none"> • Infertility treatment • Routine eye care (Adult) under separate vision plan if elected

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,420
- Patient pays \$1,120

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$300
Copays	\$20
Coinsurance	\$600
Limits or exclusions	\$200
Total	\$1,120

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,320
- Patient pays \$1,280

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$1,100
Coinsurance	\$100
Limits or exclusions	\$80
Total	\$1,280

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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