

Kaiser Medical Northwest Plan Option

What is an HMO Plan?

In an HMO, a defined network of health care providers (doctors, nurses, and specialists) contract with a health plan to provide care and services at preset, preapproved rates. Your primary care doctor manages your care and refers you to specialists within the network. And some specialty areas of care, like ob-gyn and optometry, are available directly.

You'll mostly get care inside the network, but HMO plans sometimes refer members to out-of-network specialists when they need additional services. HMO plans also cover medical emergencies, so members can get care from the closest emergency room.

NW MEDICAL PLAN OPTION #12535-AA-10

KAISER NW – HMO (Vancouver)

NW Member Service 866.868.7220 / www.kp.org



| DESCRIPTION | Kaiser HMO |
|--|---|
| | IN NETWORK |
| Calendar Year Deductible | \$0 |
| Out-of-Pocket Maximum (Calendar Year) | \$1,000 Individual \$2,000 Family |
| | You Pay: |
| Professional Services - Primary Care Doctor - Specialist | \$20 copay \$30 copay |
| Hospital Services - Inpatient - Outpatient - Emergency Room - Urgent Care | \$100 per day to a \$500 max \$50 copay \$200 copay \$40 copay |
| Most Labs & X-rays Specialty Scans MRI/CT/PET | \$20 copay \$50 copay |
| Well Care Exams (Baby/Adult) | No charge |
| Mental Health & Chem Dependency - Inpatient - Outpatient | \$100 per day to a \$500 max \$20 copay |
| Prescription Drugs - Tier 1 (30 days) - Tier 2 (30 days) - Tier 3 (30 days) | \$15 copay \$30 copay \$50 copay |