

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. **This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage see [www.kp.org/plandocuments](http://www.kp.org/plandocuments) or call 1-888-865-5813 (TTY: 711). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at [www.HealthCare.gov/sbc-glossary/](http://www.HealthCare.gov/sbc-glossary/) or call 1-888-865-5813 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>\$8,150 Individual / \$16,300 Family</b>	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	<b>Yes.</b> <a href="#">Preventive care</a> and services indicated in chart starting on page 2.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	<b>No.</b>	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>\$8,150 Individual / \$16,300 Family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, <a href="#">cost sharing</a> for non-EHBs, and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	<b>Yes.</b> See <a href="http://www.kp.org">www.kp.org</a> or call 1-888-865-5813 (TTY: 711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	<b>Yes</b> , but you may self-refer to certain <a href="#">specialists</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No Charge after <a href="#">deductible</a>	Not Covered	No charge for a total of three Primary or Outpatient Mental Health Care visits. Additional visits no charge after <a href="#">deductible</a> .
	<a href="#">Specialist</a> visit	No Charge after <a href="#">deductible</a>	Not Covered	None
	<a href="#">Preventive care/ screening/ immunization</a>	No Charge	Not Covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge after <a href="#">deductible</a>	Not Covered	None
	Imaging (CT/PET scans, MRI's)	No Charge after <a href="#">deductible</a>	Not Covered	None
<b>If you need drugs to treat your illness or condition</b>  <b>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a>.</b>	Generic drugs	No Charge after <a href="#">deductible</a>	Not Covered	Mail Order up to a 90 day supply
	Preferred brand drugs	No Charge after <a href="#">deductible</a>	Not Covered	Mail Order up to a 90 day supply;
	Non-preferred brand drugs	No Charge after <a href="#">deductible</a>	Not Covered	Mail Order up to a 90 day supply;
	<a href="#">Specialty drugs</a>	No Charge after <a href="#">deductible</a>	Not Covered	Mail Order up to a 90 day supply
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge after <a href="#">deductible</a>	Not Covered	None
	Physician/surgeon fees	No Charge after <a href="#">deductible</a>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge after <a href="#">deductible</a>	No Charge after <a href="#">deductible</a>	None
	<a href="#">Emergency medical transportation</a>	No Charge after <a href="#">deductible</a>	No Charge after <a href="#">deductible</a>	None
	<a href="#">Urgent care</a>	No Charge after <a href="#">deductible</a>	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after <a href="#">deductible</a>	Not Covered	Prior authorization required.
	Physician/surgeon fee	No Charge after <a href="#">deductible</a>	Not Covered	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge after <a href="#">deductible</a>	Not Covered	No charge for a total of three Primary or Outpatient Mental Health Care visits. Additional visits no charge after <a href="#">deductible</a> .
	Inpatient services	No Charge after <a href="#">deductible</a>	Not Covered	Prior authorization required.
If you are pregnant	Office visits	No Charge after <a href="#">deductible</a>	Not Covered	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No Charge after <a href="#">deductible</a>	Not Covered	None
	Childbirth/delivery facility services	No Charge after <a href="#">deductible</a>	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No Charge after <a href="#">deductible</a>	Not Covered	Limit of 120 visits per calendar year - Part Time or Interim Private Duty Nurse not covered.
	<a href="#">Rehabilitation services</a>	No Charge after <a href="#">deductible</a>	Not Covered	Inpatient: Prior authorization required; Outpatient: Physical and Occupational Therapy limited to 20 visits combined. Speech Therapy limited to 20 visits.
	<a href="#">Habilitation services</a>	No Charge after <a href="#">deductible</a>	Not Covered	Physical and Occupational Therapy limited to 20 visits combined. Speech Therapy limited to 20 visits.
	<a href="#">Skilled nursing care</a>	No Charge after <a href="#">deductible</a>	Not Covered	Prior authorization required. Limit of 60 days per calendar year.
	<a href="#">Durable medical equipment</a>	No Charge after <a href="#">deductible</a>	Not Covered	Some <a href="#">Durable Medical Equipment</a> subject to Target Review List.
	<a href="#">Hospice service</a>	No Charge after <a href="#">deductible</a>	Not Covered	Prior authorization required.
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge after <a href="#">deductible</a>	Not Covered	1 exam per calendar year
	Children's glasses	No Charge	Not Covered	Limited to one pair of glasses per year with selection from collection frames.
	Children's dental check-up	No Charge	Not Covered	One visit per 6 months. Not subject to <a href="#">deductible</a> .

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>● Acupuncture</li> <li>● Bariatric Surgery</li> <li>● Cosmetic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>● Dental Care (Adult)</li> <li>● Infertility Treatment</li> <li>● Long-Term Care</li> </ul>	<ul style="list-style-type: none"> <li>● Non-Emergency Care when Traveling Outside the U.S.</li> <li>● Private-Duty Nursing</li> <li>● Weight Loss Programs</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>● Abortion</li> <li>● Chiropractic Care with limits</li> </ul>	<ul style="list-style-type: none"> <li>● Hearing Aids with limits (Child only)</li> <li>● Routine Eye Care with limits (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>● Routine Foot Care with limits</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the agency in the chart below.

**Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:**

Kaiser Permanente Member Services	1-888-865-5813 (TTY: 711) or <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a>
Georgia Department of Insurance	1-800-656-2298 or <a href="http://www.oci.ga.gov/">www.oci.ga.gov/</a>

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-865-5813 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-865-5813 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-865-5813 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-865-5813 (TTY: 711)

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150
■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other (blood work) <a href="#">copayment</a>	\$0	■ Other (blood work) <a href="#">copayment</a>	\$0	■ Other (x-ray) <a href="#">copayment</a>	\$0

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Durable medical equipment (*crutches*)  
 Diagnostic test (*x-ray*)  
 Rehabilitation services (*physical therapy*)

Total Example Cost		Total Example Cost		Total Example Cost	
\$12,800		\$7,400		\$1,900	
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$8150	Deductibles	\$7200	Deductibles	\$1900
Copays	\$0	Copays	\$0	Copays	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$8210</b>	<b>The total Joe would pay is</b>	<b>\$7260</b>	<b>The total Mia would pay is</b>	<b>\$1900</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

# NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Georgia, Inc. (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 **1-888-865-5813** (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 at: Member Relations Unit (MRU), Attn: Kaiser Civil Rights Coordinator, Nine Piedmont Center, 3495 Piedmont Road, NE Atlanta, GA 30305-1736. Telephone Number: 1-888-865-5813.

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>, 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, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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## HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-888-865-5813** (TTY: 711).

**አማርኛ (Amharic) ማሰታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-865-5813** (TTY: 711)።

**العربية (Arabic) ملحوظة:** إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-888-865-5813** (TTY: 711).

**中文 (Chinese) 注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-888-865-5813** (TTY: 711)。

**فارسی (Farsi) توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-888-865-5813** (TTY: 711) تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-888-865-5813** (TTY : 711).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-865-5813** (TTY: 711).

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-865-5813 (TTY: 711).

**Kreyòl Ayisyen (Haitian Creole) ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-888-865-5813** (TTY: 711).

**हिन्दी (Hindi) ध्यान दें:** यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-888-865-5813** (TTY: 711) पर कॉल करें।

**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。 **1-888-865-5813** (TTY:711) まで、お電話にてご連絡ください。

**한국어 (Korean) 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-888-865-5813** (TTY: 711)번으로 전화해 주십시오.

**Naabeehó (Navajo) Díí baa akó nínízin:** Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, kojí' hódíílnih **1-888-865-5813** (TTY: 711).

**Português (Portuguese) ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-888-865-5813** (TTY: 711).

**Русский (Russian) ВНИМАНИЕ:** если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-888-865-5813** (TTY: 711).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-888-865-5813** (TTY: 711).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-865-5813** (TTY: 711).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-888-865-5813** (TTY: 711).