



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 1-855-249-5018. For **prescription drug coverage***, visit www.express-scripts.com or call Express Scripts at 1-877-206-7430.

Important Questions	Answers	Why this Matters
What is the overall deductible ?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket** limit on my expenses?	Yes: \$1,100 person / \$3,600 family	The out-of-pocket limit 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 out-of-pocket limit ?	Premiums, balance-billed charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. For a list of plan providers , please see www.kp.org or call 1-855-249-5018.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	Yes. Written approval is required to see most specialists.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .

*Prescription drug benefits are administered by Express Scripts. See page 3.

**Out-of-pocket limit does not apply to prescription drug expenses.

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- **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 participating **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations and Exceptions
		Participating Provider	Non-Participating Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$5 per visit	Not covered	Waived for child under age 5
	Specialist visit	\$10 per visit	Not covered	—————none—————
	Other practitioner office visit	\$15 per visit for acupuncture; \$15 per visit for chiropractic care	Not covered	Coverage is limited to 20 visits per year
	Preventive care/screening/immunization	No charge	Not covered	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	—————none—————
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations and Exceptions
		Participating Provider	Non-Participating Provider	
<p>If you need drugs to treat your illness or condition</p> <p>Prescription drug coverage is not provided by Kaiser Permanente. The benefits shown here are administered by Express Scripts, Inc. More information about prescription drug coverage is available at www.express-scripts.com.</p>	Generic drugs	\$10 copay (retail); \$10 copay (mail order)	100% of the drug cost	If the patient or the doctor requests a brand name medication when a generic equivalent is available, you will be responsible for your brand copay plus the difference in cost between the brand name medication and its generic equivalent.
	Preferred brand drugs	\$15 copay (retail); \$15 copay (mail order)	100% of the drug cost	If the patient or the doctor requests a brand name medication when a generic equivalent is available, you will be responsible for your brand copay plus the difference in cost between the brand name medication and its generic equivalent.
	Non-preferred brand drugs	\$30 copay (retail); \$30 copay (mail order)	100% of the drug cost	If the patient or the doctor requests a brand name medication when a generic equivalent is available, you will be responsible for your brand copay plus the difference in cost between the brand name medication and its generic equivalent.
	Specialty drugs	Specialty copay is subject to the plan terms and conditions	100% of the drug cost	If the patient or the doctor requests a brand name medication when a generic equivalent is available, you will be responsible for your brand copay plus the difference in cost between the brand name medication and its generic equivalent.

Baltimore City Public Schools Kaiser HMO/Express Scripts

Coverage Period: 01/01/2019 – 12/31/2019

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations and Exceptions
		Participating Provider	Non-Participating Provider	
If you have outpatient surgery	Facility fees (e.g., ambulatory surgery center)	No charge	Not covered	_____none_____
	Physician/surgeon fees	Included in facility fee	Not covered	_____none_____
If you need immediate medical attention	Emergency room services	\$100 per visit	\$100 per visit	Waived if admitted as inpatient
	Emergency medical transportation	No charge	No charge	_____none_____
	Urgent care	\$10 per visit	\$10 per visit	Non-plan providers are covered only outside the service area
If you have a hospital stay	Facility fees (e.g., hospital room)	No charge	Not covered	Emergency admissions covered for non-plan providers
	Physician/surgeon fees	Included in facility fee	Not covered	Emergency services covered for non-plan providers
If you have mental health, behavioral health, or substance abuse needs More information about mental health and substance coverage is available at www.kp.org	Mental/behavioral health outpatient services	\$5 per visit	Not covered	No coverage for psychological and neuropsychological testing, for ability, aptitude, intelligence, or interest.
	Mental/behavioral health inpatient services	No charge	Not covered	_____none_____
	Substance use disorder outpatient services	\$5 per visit	Not covered	_____none_____
	Substance use disorder inpatient services	No charge	Not covered	_____none_____
If you are pregnant	Prenatal and postnatal care	No charge	Not covered	After confirmation of pregnancy
	Delivery and all inpatient services	No charge	Not covered	_____none_____

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations and Exceptions
		Participating Provider	Non-Participating Provider	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	—————none—————
	Rehabilitation services	No charge per inpatient admission; \$10 per outpatient visit	Not covered	Outpatient: Limited to 30 visits of physical therapy or 90 consecutive days of occupational or speech therapy/year/injury, incident, or condition
	Habilitation services	No charge per inpatient admission; \$10 per outpatient visit	Not covered	For children under age 19 with congenital or genetic birth defect
	Skilled nursing care	No charge	Not covered	Coverage is limited to 100 days per year.
	Durable medical equipment	No charge	Not covered	—————none—————
	Hospice service	No charge	Not covered	—————none—————
If your child needs dental or eye care	Eye exam	\$5 per optometrist visit; \$10 per ophthalmologist visit	Not covered	—————none—————
	Glasses	No charge	Not covered	One pair of glasses per year limited to single or bifocal lenses or first purchase of contact lenses per year or two pair per eye per year medically necessary contacts (from select group of frames and contacts)
	Dental check-up	Not covered	Not covered	No coverage for Dental Care

Excluded Services and Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Pharmacy Rx*
- Private-duty nursing
- Routine foot care

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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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Routine eye care (Adult)
- Weight loss programs

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-865-5813. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the plan at 1-855-249-5018. You may contact your state insurance department, or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the State's Health Education and Advocacy Unit of the Consumer Protection Division Maryland Office of the Attorney General, Health Education and Advocacy Unit at 1-877-261-8807 or <http://www.oag.state.md.us/consumer/heau.htm>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **1-855-249-5018**

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-855-249-5018**

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **1-855-249-5018**

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' **1-855-249-5018**

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

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 \$7,520
- Patient pays \$20

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	\$0
Copays	\$20
Coinsurance	\$0
Limits or exclusions	\$0
Total	\$20

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

- Amount owed to providers: \$5,400
- Plan pays \$4,870
- Patient pays \$530

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	\$450
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$530

Total amounts above are based on subscriber only coverage

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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