
**Your
Summary
Plan
Description**



Recreational Equipment Inc's

Summary Plan Description

January 1, 2019

Important Notice Under Federal Health Care Reform

Kaiser Foundation Health Plan of Washington Options, Inc. (“KFHPWAO”) recommends each Member choose a Network Personal Physician. This decision is important since the designated Network Personal Physician provides or arranges for most of the Member’s health care. The Member has the right to designate any Network Personal Physician who participates in one of the KFHPWAO networks and who is available to accept the Member or the Member’s family members. For information on how to select a Network Personal Physician, and for a list of the participating Network Personal Physicians, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

For children, the Member may designate a pediatrician as the primary care provider.

The Member does not need Preauthorization from KFHPWAO or from any other person (including a Network Personal Physician) to access obstetrical or gynecological care from a health care professional in the KFHPWAO network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining Preauthorization for certain services, following a pre-approved treatment plan, or procedures for obtaining Preauthorization. For a list of participating health care professionals who specialize in obstetrics or gynecology, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

For More Information

KFHPWAO will provide the information regarding the types of plans offered by KFHPWAO to Members on request. Please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

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I. Introduction

This booklet includes information about medical benefits available under the Recreational Equipment Inc's Group Health Plan ("Plan") to eligible staff and their family members and serves as the Summary Plan Description ("SPD") for medical, pharmacy and optical benefits.

II. Medical Plan

Recreational Equipment Inc's Group Health Plan is designed to provide health benefits for Recreational Equipment Inc's employees and their eligible family members. Questions about eligibility for health coverage can be answered by Recreational Equipment Inc.

This document describes the health benefits offered under the Plan. The health benefits are administered by Kaiser Foundation Health Plan of Washington Options, Inc. (KFHPWAO). If you have questions regarding your coverage or how benefits have been paid, KFHPWAO encourages you to contact Kaiser Permanente Member Services at 206-630-4636 or toll free 888-901-4636.

Please take the time to become familiar with the benefits that the Plan offers. Many terms used in this booklet have specific meanings that are defined in the Definitions section.

III. Eligibility, Enrollment and Termination

A. Eligibility.

In order to be accepted for enrollment and continuing coverage, individuals must meet any eligibility requirements imposed by the Plan Administrator, and meet all applicable requirements set forth below, except for temporary residency outside the Service Area for purposes of attending school, court-ordered coverage for Dependents or other unique family arrangements, when approved in advance by the Plan Administrator. KFHPWAO has the right to verify eligibility.

1. Employees.

Full-time employees who have been continuously employed on a regularly scheduled basis of not less than 32 hours per week on a regular year-round basis shall be eligible for enrollment.

Part-time employees who work on average 20 or more hours per week over a course of a 12-month evaluation period. There are two different evaluation periods, which are based on the length of time employees have been with REI.

Initial Evaluation Period: Newly hired part-time employees have a 12-month initial evaluation period, which corresponds with a part-time employee's date of hire (or rehire date if the part-time employee has been separated from REI for more than 6 months).

Ongoing Evaluation Period: This benefit eligibility review period occurs October 4-October 3 of each year and applies to part-time employees who have been employed with REI for more than 12 months.

2. Dependents.

The employee may also enroll the following:

- a. The employee's legal spouse, including state-registered life partners as required by Washington state law.

- b. The employee's life partner, provided that application has been submitted to and approved by the employer and KFHPWAO, and that the life partners:
 - i. Share the same regular and permanent residence;
 - ii. Have a close personal relationship;
 - iii. Are jointly responsible for "basic living expenses" as defined by the employer;
 - iv. Are not married to anyone;
 - v. Are each 18 years of age or older;
 - vi. Are not related by blood closer than would bar marriage in the State of Washington;
 - vii. Were mentally competent to consent to contract when the life partnership began;
 - viii. Are each other's sole life partner and are responsible for each other's common welfare; and
 - ix. Have been in an established partnership for at least 6 months.

Following termination of a life partnership a statement of termination must be filed with the employer. Application for another life partnership cannot be filed for 90 days following the filing of the statement of termination of life partnership with the employer, unless such termination is due to the death of the life partner.

- c. Children who are under the age of 26.

"Children" means the children of the employee, spouse or eligible life partner, including adopted children, stepchildren, children for whom the employee has a qualified court order to provide coverage and any other children for whom the employee is the legal guardian.

Eligibility may be extended past the Dependent's limiting age as set forth above if the Dependent is totally incapable of self-sustaining employment because of a developmental or physical disability incurred prior to attainment of the limiting age, and is chiefly dependent upon the employee for support and maintenance. Enrollment for such a Dependent may be continued for the duration of the continuous total incapacity, provided enrollment does not terminate for any other reason. Medical proof of incapacity and proof of financial dependency must be furnished to KFHPWAO upon request, but not more frequently than annually after the 2 year period following the Dependent's attainment of the limiting age.

3. Temporary Coverage for Newborns.

When a Member gives birth, the newborn is entitled to the benefits set forth in the SPD from birth through 31 days of age. All provisions, limitations and exclusions will apply except Subsections E. and F. After 31 days of age, no benefits are available unless the newborn child qualifies as a Dependent and is enrolled.

B. Application for Enrollment.

Application for enrollment must be completed on or before the effective date of coverage. The Plan Administrator is responsible for submitting completed applications to KFHPWAO.

KFHPWAO reserves the right to refuse enrollment to any person whose coverage under any plan issued by Kaiser Foundation Health Plan of Washington Options, Inc. or Kaiser Foundation Health Plan of Washington has been terminated for cause.

1. Newly Eligible Employees.

Newly eligible employees and their Dependents may apply for enrollment in writing to the Plan Administrator within 31 days of becoming eligible.

2. New Dependents.

A written application for enrollment of a newly dependent person, other than a newborn or adopted child, must be made to the Plan Administrator within 31 days after the dependency occurs.

A written application for enrollment of a newborn child must be made to the Plan Administrator within 31 days following the date of birth.

A written application for enrollment of an adoptive child must be made to the Plan Administrator within 31 days from the day the child is placed with the employee for the purpose of adoption or the employee assumes total or partial financial support of the child.

3. Open Enrollment.

KFHPWAO will allow enrollment of employees and Dependents who did not enroll when newly eligible as described above during a limited period of time specified by the Plan Administrator and KFHPWAO.

4. Changing Elections Mid-Year.

The Internal Revenue Service (IRS) imposes strict rules on changes that may be made to medical elections during the plan year. Under these rules mid-year changes may be made only if a qualified change in family or employment status occurs, or the Member qualifies for a health care special enrollment period, as described below.

Qualified Life Events

You may change your Group Health elections within 30 days after a qualified life event (60 days for a change in Medicaid/CHIP eligibility). For these purposes, spouse means legal same or opposite gender spouse.

Qualified life events may include the following:

- 1) Legal marital status. Changes such as marriage, commencement or termination of a life partnership, divorce, annulment, legal separation or spouse/life partner's death.
- 2) Number of dependents. Changes in the number of dependents caused by birth, adoption, placement for adoption or death.
- 3) Residence. A change in residence of an employee, spouse or dependent that affects benefits.
- 4) Employment status. A change in employment status of an employee, spouse or dependent that affects plan eligibility. For example, these may include changes in the work site, strike, lockout, starting or ending employment, starting or returning from a paid or an unpaid leave of absence, a change in job status (going from full-time to part-time or vice-versa).
- 5) Dependent child's eligibility. A change that causes a dependent to start or stop meeting the plan's eligibility requirements such as reaching the limiting age (26).
- 6) Significant change in cost or coverage. Members can change their benefit election if there is a change in the cost or coverage. Includes significant midyear increases or decreases in the cost of coverage provided by the dependent's employer.
- 7) Addition or improvement of a benefit option. For example, if REI adds a new benefit option or significantly improves an existing benefit option in the middle of a plan year.
- 8) Enrollment change in another plan. A Member experiences a change in enrollment in another plan in the middle of a plan year, including, for example, joining another plan during a spouse's annual enrollment period (if the plan year is different from the REI plan).
- 9) Entitlement to Medicare or Medicaid. The employee or their dependent becomes eligible or ineligible for Medicare or Medicaid.
- 10) Loss of governmental or educational coverage. The employee or their dependent loses coverage under a group health plan sponsored by a governmental or educational institution.
- 11) Judgment, decree, or order. The Member receives a judgment, decree, or court order from a divorce, legal separation, annulment, or change in legal custody, including a QMCSO that requires the Member to add or remove health care coverage for a dependent child.
- 12) An employee's employment status is reasonably expected to change so that the hours of service will drop below an average of 20 per week, even if the reduction does not cause a loss of plan eligibility.
- 13) Members are eligible to enroll in a qualified health plan in the public exchange either during a normal or special enrollment period for the public exchange.

C. When Coverage Begins.

1. Effective Date of Enrollment.

- Enrollment for a newly eligible employee and listed Dependents is effective the first of the month after the date eligibility requirements are met. Please contact the Plan Administrator for more information.

- Enrollment for a newly dependent person, other than a newborn or adoptive child, is effective on the date eligibility requirements are met. Please contact the Plan Administrator for more information.
- Enrollment for newborns is effective from the date of birth.
- Enrollment for adoptive children is effective from the date that the adoptive child is placed with the employee for the purpose of adoption or the employee assumes total or partial financial support of the child.

2. Commencement of Benefits for Persons Hospitalized on Effective Date.

Members who are admitted to an inpatient facility prior to their enrollment will receive covered benefits beginning on their effective date, as set forth in Subsection C.1. above. If a Member is hospitalized in a non-Network Facility, KFHPWAO reserves the right to require transfer of the Member to a Network Facility. The Member will be transferred when a Network Provider, in consultation with the attending physician, determines that the Member is medically stable to do so. If the Member refuses to transfer to a Network Facility, all services received will be subject to Community Provider Cost Shares.

D. Termination of Coverage.

The employee shall be liable for payment of all charges for services and items provided to the employee and all Dependents after the effective date of termination.

Termination of Specific Members.

Individual Member coverage may be terminated for any of the following reasons:

- a. **Loss of Eligibility.** If a Member no longer meets the eligibility requirements and is not enrolled for continuation coverage as described in Subsection F. below, coverage will terminate at the end of the month during which the loss of eligibility occurs, unless otherwise specified by the Plan Administrator.
- b. **For Cause.** In the event of termination for cause, KFHPWAO reserves the right to pursue all civil remedies allowable under federal and state law for the collection of claims, losses or other damages. Coverage of a Member may be terminated upon 10 working days written notice for:
 - 1.) Material misrepresentation, fraud or omission of information in order to obtain coverage.
 - 2.) Permitting the use of a KFHPWAO identification card or number by another person, or using another Member's identification card or number to obtain care to which a person is not entitled.

Individual Member coverage may be retroactively terminated upon 30 days written notice and only in the case of fraud or intentional misrepresentation of a material fact; or as otherwise allowed under applicable law or regulation.

In no event will a Member be terminated solely on the basis of their physical or mental condition provided they meet all other eligibility requirements set forth in the Plan.

Any Member may appeal a termination decision through KFHPWAO's appeals process.

E. Continuation of Inpatient Services.

A Member who is receiving Covered Services in a hospital on the date of termination shall continue to be eligible for Covered Services while an inpatient for the condition which the Member was hospitalized, until one of the following events occurs:

- According to KFHPWAO clinical criteria, it is no longer Medically Necessary for the Member to be an inpatient at the facility.
- The remaining benefits available for the hospitalization are exhausted, regardless of whether a new calendar year begins.
- The Member becomes covered under another plan with a group health plan that provides benefits for the hospitalization.
- The Member becomes enrolled under a plan with another carrier that provides benefits for the hospitalization.

This provision will not apply if the Member is covered under another plan that provides benefits for the hospitalization at the time coverage would terminate, except as set forth in this section, or if the Member is eligible for COBRA continuation coverage as set forth in Subsection F. below.

F. Continuation of Coverage Options.

1. Leave of Absence.

While on an employer approved leave of absence, the employee and listed Dependents can continue to be covered provided that:

- They remain eligible for coverage, as set forth in Subsection A.,
- Such leave is in compliance with the employer's established leave of absence policy that is consistently applied to all employees,
- The employer's leave of absence policy is in compliance with the Family and Medical Leave Act when applicable.

2. Continuation Coverage Under Federal Law.

Upon loss of eligibility, continuation of group coverage may be available to a Member for a limited time after the Member would otherwise lose eligibility, if required by Consolidated Omnibus Budget Reconciliation Act (COBRA) or the Uniformed Services Employment and Reemployment Rights Act (USERRA) and only applies to grant continuation of coverage rights to the extent required by federal law. USERRA only applies in certain situations to employees who are leaving employment to serve in the United States Armed Forces. The employer shall inform Members of the COBRA election process and how much the Member will be required to pay directly to the employer.

Continuation coverage under COBRA or USERRA will terminate when a Member becomes covered by Medicare or obtains other group coverage, and as set forth under Subsection D.

3. KFHPWAO Group Conversion Plan.

Members whose eligibility for coverage, including continuation coverage, is terminated for any reason other than cause, as set forth in Subsection D., and who are not eligible for Medicare or covered by another group health plan, may convert to an individual KFHPWAO group conversion plan. If coverage under the Plan terminates, any Member covered at termination (including spouses and Dependents of a Subscriber who was terminated for cause) may convert to a KFHPWAO group conversion plan, unless he/she is eligible to obtain other group health coverage within 31 days of the termination. Coverage will be retroactive to the date of loss of eligibility.

An application for conversion must be made within 31 days following termination of coverage or within 31 days from the date notice of the termination of coverage is received, whichever is later. A physical examination or statement of health is not required for enrollment in a KFHPWAO group conversion plan.

Persons wishing to purchase KFHPWAO's individual and family coverage should contact KFHPWAO.

G. Qualified Medical Child Support Orders (QMCSOs).

Members and dependents can access the Plan's procedures on QMCSOs in the Summary Plan Description (<http://foryourbenefit-rei.com/resources/plan-documents/>) on the foryourbenefit-rei.com website. A copy of the Summary Plan Description can also be requested, without a charge, from REI's Employee Service Center at 1-800-999-4734 or hrhr@rei.com.

H. Cafeteria Plan Rules.

For eligible programs, employees may make pre-tax salary elections to pay for benefits through the employer-provided cafeteria plan. For more information please see Recreational Equipment, Inc.

IV. How Covered Services Work

KFHPWAO is contracted by Recreational Equipment, Inc. to perform health plan administrative services and to arrange for the delivery of health care services only and does not assume any financial risk or obligation with respect to claims.

Read This SPD Carefully

This SPD is a statement of benefits, exclusions and other provisions of the Plan.

A full description of benefits, exclusions, limits and Out-of-Pocket Expenses can be found in the Benefits Details section and the General Exclusions. These sections must be considered together to fully understand the benefits available under the Plan. Words with special meaning are capitalized. They are defined in the Definitions section.

A. Accessing Care.

1. Members are entitled to Covered Services from the following:

- Your Provider Network is KFHPWAO's Options Network.
- Care provided by a Community Provider. Coverage provided by a Community Provider is limited to the Allowed Amount. See the Definitions section for more information on these providers.
 - Out-of-Country providers are limited to Emergency services and urgent care only when provided by a provider who meets licensing and certification requirements where the provider practices.

Members may choose either option at any time during or for differing episodes of illness or injury, except during an inpatient admission.

Benefits paid under one option will not be duplicated under the other option.

Benefits under this SPD will not be denied for any health care service performed by a registered nurse licensed to practice under chapter 18.88 RCW, if first, the service performed was within the lawful scope of such nurse's license, and second, this SPD would have provided benefit if such service had been performed by a doctor of medicine licensed to practice under chapter 18.71 RCW.

The level of benefits available for services received at the Network is generally greater than the level of benefits available for services received from Community Providers. In order for services to be covered at the higher benefit level, services must be obtained from Network Providers at Network Facilities, except for Emergency services and care pursuant to a Preauthorization. Emergency services will always be covered at the Network level.

A listing of Options Network Personal Physicians, specialists, women's health care providers and KFHPWAO-designated Specialists is available by contacting Member Services or accessing the KFHPWAO website at www.kp.org/wa.

Receiving Care in another Kaiser Foundation Health Plan Service Area

If you are visiting in the service area of another Kaiser Permanente region, visiting member services may be available from designated providers in that region if the services would have been covered under this Benefits Booklet. Visiting member services are subject to the provisions set forth in this Benefits Booklet including, but not limited to, Preauthorization and cost sharing. For more information about receiving visiting member services in other Kaiser Permanente regional health plan service areas, including provider and facility locations, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636. Information is also available online at www.wa.kaiserpermanente.org/html/public/services/traveling.

2. Primary Care Provider Services.

KFHPWAO recommends that Members select a Network Personal Physician when enrolling. One personal physician may be selected for an entire family, or a different personal physician may be selected for each family member. For information on how to select or change personal physicians, and for a list of participating personal physicals, call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington at 1-888-901-4636 or by accessing the KFHPWAO website at

www.kp.org/wa. The change will be made within 24 hours of the receipt of the request if the selected physician's caseload permits. If a personal physician accepting new Members is not available in your area, contact Kaiser Permanente Member Services, who will ensure you have access to a personal physician by contacting a physician's office to request they accept new Members.

In the case that the Member's personal physician no longer participates in the Network, the Member will be provided access to the personal physician for up to 60 days following a written notice offering the Member a selection of new personal physicians from which to choose.

3. Specialty Care Provider Services.

Unless otherwise indicated, Preauthorization is required for Network specialty care and specialists that are not KFHPWAO-designated Specialists and are not providing care at facilities owned and operated by Kaiser Permanente. In the event specialty services are not available from a Network Provider, Preauthorization is required and Community Provider services will be covered at the Network level.

Specialty Care Provider Copayment.

The following providers are subject to the specialty Copayment level: allergy and immunology, alternative care services (chiropractic/manipulative therapy, naturopathy and acupuncture), anesthesiology, cardiology (pediatric and cardiovascular disease), critical care medicine, dentistry, dermatology, endocrinology, gastroenterology, genetics, hepatology, infectious disease, neonatal-perinatal medicine, nephrology, neurology, hematology/oncology, ophthalmology, orthopedics, ENT/otolaryngology, pathology, pain medicine, psychiatry (physical medicine), podiatry, pulmonary medicine/disease, radiology (nuclear medicine, radiation therapy), rheumatology, sports medicine, general surgery (all specific surgeries) and urology.

KFHPWAO-designated Specialist.

Members may make appointments with KFHPWAO-designated Specialists at facilities owned and operated by Kaiser Permanente without Preauthorization. To access a KFHPWAO-designated Specialist, consult your KFHPWAO personal physician, contact Member Services for a list of KFHPWAO-designated Specialists, or view the Provider Directory located at www.kp.org/wa. The following specialty care areas are available from KFHPWAO-designated Specialists: allergy, audiology, cardiology, chemical dependency, chiropractic/manipulative therapy, dermatology, gastroenterology, general surgery, hospice, mental health, nephrology, neurology, obstetrics and gynecology, occupational medicine, oncology/hematology, ophthalmology, optometry, orthopedics, otolaryngology (ear, nose and throat), physical therapy, smoking cessation, speech/language and learning services and urology.

4. Hospital Services.

Non-Emergency inpatient hospital services require Preauthorization. Refer to the Benefits Details section for more information about hospital services.

5. Emergency Services.

Members must notify KFHPWAO by way of the Hospital notification line (1-888-457-9516 as noted on your member identification card) within 24 hours of any admission, or as soon thereafter as medically possible. Refer to the Benefits Details section for more information about Emergency services.

6. Urgent Care.

Under the Network option, urgent care is covered at a Kaiser Permanente medical center, Kaiser Permanente urgent care center or Network Provider's office. Under the Community Provider option, urgent care is covered at any medical facility. Refer to the Benefits Details section for more information about urgent care.

7. Women's Health Care Direct Access Providers.

Female Members may see a general and family practitioner, physician's assistant, gynecologist, certified nurse midwife, licensed midwife, doctor of osteopathy, pediatrician, obstetrician or advance registered nurse practitioner who is contracted by KFHPWAO to provide women's health care services directly, without Preauthorization, for Medically Necessary maternity care, covered reproductive health services, preventive services (well care) and general examinations, gynecological care and follow-up visits for the above services. Within the Network, women's health care services are covered as if the Member's Personal

Physician had been consulted, subject to any applicable Cost Shares. Women's health care services obtained from a Community Provider are covered at the Community Provider benefit level. If the Member's women's health care provider diagnoses a condition that requires other specialists or hospitalization, the Member or her chosen provider must obtain Preauthorization in accordance with applicable KFHPWAO requirements.

8. Process for Medical Necessity Determination.

Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made.

First Level Review:

First level reviews are performed or overseen by appropriate clinical staff using KFHPWAO approved clinical review criteria. Data sources for the review include, but are not limited to, referral forms, admission request forms, the Member's medical record, and consultation with the attending/referring physician and multidisciplinary health care team. The clinical information used in the review may include treatment summaries, problem lists, specialty evaluations, laboratory and x-ray results, and rehabilitation service documentation. The Member or legal surrogate may be contacted for information. Coordination of care interventions are initiated as they are identified. The reviewer consults with the requesting physician when more clarity is needed to make an informed medical necessity decision. The reviewer may consult with a board-certified consultative specialist and such consultations will be documented in the review text. If the requested service appears to be inappropriate based on application of the review criteria, the first level reviewer requests second level review by a physician or designated health care professional.

Second Level (Practitioner) Review:

The practitioner reviews the treatment plan and discusses, when appropriate, case circumstances and management options with the attending (or referring) physician. The reviewer consults with the requesting physician when more clarity is needed to make an informed coverage decision. The reviewer may consult with board certified physicians from appropriate specialty areas to assist in making determinations of coverage and/or appropriateness. All such consultations will be documented in the review text. If the reviewer determines that the admission, continued stay or service requested is not a covered service, a notice of non-coverage is issued. Only a physician, behavioral health practitioner (such as a psychiatrist, doctoral-level clinical psychologist, certified addiction medicine specialist), dentist or pharmacist who has the clinical expertise appropriate to the request under review with an unrestricted license may deny coverage based on medical necessity.

B. Administration of the SPD.

KFHPWAO may adopt reasonable policies and procedures to administer the Plan. This may include, but is not limited to, policies or procedures pertaining to benefit entitlement and coverage determinations.

C. Confidentiality.

KFHPWAO is required by federal and state law to maintain the privacy of Member personal and health information. KFHPWAO is required to provide notice of how KFHPWAO may use and disclose personal and health information held by KFHPWAO. The Notice of Privacy Practices is distributed to Members and is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.

D. Modification of the Plan.

No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of the Plan, convey or void any coverage, increase or reduce any benefits under the Plan or be used in the prosecution or defense of a claim under the Plan.

E. Nondiscrimination.

KFHPWAO does not discriminate on the basis of physical or mental disabilities in its employment practices and services. KFHPWAO will not refuse to enroll or terminate a Member's coverage on the basis of age, sex, race, religion, occupation or health status.

F. Preauthorization.

Refer to the Benefits Details section for more information regarding which services requires Preauthorization. KFHPWAO recommends that the provider requests Preauthorization for Community Provider services as reflected in the Benefits Details section. Members may also contact Member Services. Preauthorization requests are reviewed and approved based on Medical Necessity, eligibility and benefits. KFHPWAO will generally process Preauthorization requests and provide notification for benefits within the following timeframes:

- Standard requests – within 5 calendar days
 - If insufficient information has been provided a request for additional information will be made within 5 calendar days. The provider or facility has 5 calendar days to provide the necessary information. A decision will be made within 4 calendar days of receipt of the information or the deadline for receipt of the requested information.
- Expedited requests – within 2 calendar days
 - If insufficient information has been provided a request for additional information will be made within 1 calendar day. The provider or facility has 2 calendar days to provide the necessary information. A decision will be made within 2 calendar days of receipt of the information or the deadline for receipt of the requested information.

G. Recommended Treatment.

KFHPWAO's medical director will determine the necessity, nature and extent of treatment to be covered in each individual case and the judgment will be made in good faith. Members have the right to appeal coverage decisions (see Appeals section). Members have the right to participate in decisions regarding their health care. A Member may refuse any recommended services to the extent permitted by law. Members who obtain care not recommended by KFHPWAO's medical director do so with the full understanding that KFHPWAO has no obligation for the cost, or liability for the outcome, of such care.

H. Second Opinions.

The Member may access a second opinion from a Network Provider regarding a medical diagnosis or treatment plan. The Member may request Preauthorization or may visit a KFHPWAO-designated Specialist for a second opinion. When requested or indicated, second opinions are provided by Network Providers and are covered with Preauthorization, or when obtained from a KFHPWAO-designated Specialist. The Member may also obtain a second opinion from a Community Provider without Preauthorization, subject to Community Provider Cost Shares and all other Preauthorization requirements specifically stated within the Benefits Details section. Coverage is determined by the Member's Plan; therefore, coverage for the second opinion does not imply that the services or treatments recommended will be covered. Preauthorization for a second opinion does not imply that KFHPWAO will authorize the Member to return to the physician providing the second opinion for any additional treatment. Services, drugs and devices prescribed or recommended as a result of the consultation are not covered unless included as covered under the Plan.

I. Unusual Circumstances.

In the event of unusual circumstances such as a major disaster, epidemic, military action, civil disorder, labor disputes or similar causes, KFHPWAO will not be liable for administering coverage beyond the limitations of available personnel and facilities.

Under the Network option, in the event of unusual circumstances such as those described above, KFHPWAO will make a good faith effort to arrange for Covered Services through available Network Facilities and personnel. KFHPWAO shall have no other liability or obligation if Covered Services are delayed or unavailable due to unusual circumstances.

Under the Community Provider option, if Covered Services are delayed or unavailable due to unusual circumstances such as those described above, KFHPWAO shall have no liability or obligation to arrange for Covered Services.

J. Utilization Management.

All benefits are limited to Covered Services that are Medically Necessary and set forth in the Plan. KFHPWAO may review a Member's medical records for the purpose of verifying delivery and coverage of services and items. Based on a prospective, concurrent or retrospective review, KFHPWAO may deny coverage if, in its

determination, such services are not Medically Necessary. Such determination shall be based on established clinical criteria.

KFHPWAO will not deny coverage retroactively for services with Preauthorization and which have already been provided to the Member except in the case of an intentional misrepresentation of a material fact by the patient, Member, or provider of services, or if coverage was obtained based on inaccurate, false, or misleading information provided on the enrollment application, or for nonpayment of premiums.

V. Financial Responsibilities

A. Financial Responsibilities for Covered Services.

The employee is liable for the following Cost Shares when services are received by the employee and any of his/her Dependents. Payment of an amount billed must be received within 30 days of the billing date. Charges will be for the lesser of the Cost Shares for the Covered Service or the actual charge for that service. Cost Shares will not exceed the actual charge for that service.

1. Annual Deductible.

Covered Services may be subject to an annual Deductible. Charges subject to the annual Deductible shall be borne by the employee during each year until the annual Deductible is met. There is an individual annual Deductible amount for each Member and a maximum annual Deductible amount for each Family Unit. Once the annual Deductible amount is reached for a Family Unit in a calendar year, the individual annual Deductibles are also deemed reached for each Member during that same calendar year.

2. Plan Coinsurance.

After the applicable annual Deductible is satisfied, Members may be required to pay Plan Coinsurance for Covered Services. Coinsurance is calculated on the Allowed Amount.

3. Copayments.

Members shall be required to pay applicable Copayments at the time of service. Payment of a Copayment does not exclude the possibility of an additional billing if the service is determined to be a non-Covered Service or if other Cost Shares apply.

4. Out-of-pocket Limit.

Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in the Benefits Details section. Total Out-of-pocket Expenses incurred during the same calendar year shall not exceed the Out-of-pocket Limit.

B. Financial Responsibilities for Non-Covered Services.

The cost of non-Covered Services and supplies is the responsibility of the Member. The employee is liable for payment of any fees charged for non-Covered Services provided to the employee and his/her Dependents at the time of service. Payment of an amount billed must be received within 30 days of the billing date.

VI. Benefits Details

Benefits are subject to all provisions of the Plan. Members are entitled only to receive benefits and services that are Medically Necessary and clinically appropriate for the treatment of a Medical Condition as determined by KFHPWAO's medical director and as described herein. All Covered Services are subject to case management and utilization management. "Case management" means a care management plan developed for a Member whose diagnosis requires timely coordination.

Under the Community Provider option, Members shall be required to pay any difference between the Community Provider's charge for services and the Allowed Amount.

	Network	Community Provider
Annual Deductible	Member pays \$350 per Member per calendar year or \$700 per Family Unit per calendar year	Member pays \$700 per Member per calendar year or \$1,400 per Family Unit per calendar year
Coinsurance	Plan Coinsurance: Member pays 20% of the Allowed Amount	Plan Coinsurance: Member pays 50% of the Allowed Amount
Lifetime Maximum	No lifetime maximum on covered Essential Health Benefits	
Out-of-pocket Limit	Limited to a maximum of \$2,000 per Member or \$4,000 per Family Unit per calendar year	Limited to a maximum of \$4,000 per Member or \$8,000 per Family Unit per calendar year
	<p>The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services</p> <p>The following expenses do not apply to the Out-of-pocket Limit: Premiums, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services</p>	<p>The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services</p> <p>The following expenses do not apply to the Out-of-pocket Limit: Premiums, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services</p>
Pre-existing Condition Waiting Period	No pre-existing condition waiting period	

Acupuncture	Network	Community Provider
<p>Acupuncture needle treatment, limited to 12 visits per calendar year without Preauthorization.</p> <p>No visit limit for treatment for Chemical Dependency.</p> <p>Under the Network option, laboratory and radiology services are covered only when obtained through a Network Facility.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Herbal supplements; reflexology; any services not within the scope of the practitioner's licensure</p>		

Allergy Services	Network	Community Provider
<p>Allergy testing.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Allergy serum and injections.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>

Ambulance	Network	Community Provider
<p>Emergency ground or air transport to any facility.</p>	<p>After Deductible, Member pays 20% ambulance coinsurance</p>	<p>After Deductible, Member pays 20% ambulance coinsurance</p>
<p>Under the Network option, non-Emergency ground or air interfacility transfer requires Preauthorization.</p> <p>Under the Network option, non-Emergency ground or air interfacility transfer to or from a Network Facility when</p>	<p>After Deductible, Member pays 20% ambulance coinsurance</p> <p>Hospital-to-hospital</p>	<p>After Deductible, Member pays 20% ambulance coinsurance</p>

Preauthorized by KFHPWAO.	ground transfers: No charge; Member pays nothing	
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Cancer Screening and Diagnostic Services	Network	Community Provider
Routine cancer screening covered as Preventive Services in accordance with the well care schedule established by KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa , or upon request from Member Services. See Preventive Services for additional information.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges Routine Mammography: After Deductible, Member pays 50% Plan Coinsurance
Diagnostic laboratory and diagnostic services for cancer. See Diagnostic Laboratory and Radiology Services for additional information. Preventive laboratory/radiology services are covered as Preventive Services.	After Deductible, Member pays 20% Plan Coinsurance	After Deductible, Member pays 50% Plan Coinsurance

Chemical Dependency	Network	Community Provider
<p>Chemical dependency services including inpatient Residential Treatment; diagnostic evaluation and education; organized individual and group counseling; and/or prescription drugs unless excluded under the Plan.</p> <p>Chemical dependency means an illness characterized by a physiological or psychological dependency, or both, on a controlled substance and/or alcoholic beverages, and where the user's health is substantially impaired or endangered or his/her social or economic function is substantially disrupted. For the purposes of this section, the definition of Medically Necessary shall be expanded to include those services necessary to treat a chemical dependency condition that is having a clinically significant impact on a Member's emotional, social, medical and/or occupational functioning.</p> <p>Chemical dependency services must be provided at a KFHPWAO-approved treatment facility or treatment program.</p> <p>Chemical dependency services are limited to the services rendered by a physician (licensed under RCW 18.71 and RCW 18.57), a psychologist (licensed under RCW 18.83), a chemical dependency treatment program licensed for the service being provided by the Washington State Department of Social and Health Services (pursuant to RCW 70.96A), a master's level therapist (licensed under RCW 18.225.090), an advance practice psychiatric nurse (licensed under RCW 18.79).</p> <p>Non-Washington State alcoholism and/or drug abuse treatment service providers must meet the equivalent</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>

<p>licensing and certification requirements established in the state where the provider's practice is located. Contact Member Services for additional information on Non-Washington State providers.</p> <p>Court-ordered chemical dependency treatment shall be covered only if determined to be Medically Necessary.</p> <p>Residential Treatment and non-Emergency inpatient hospital services require Preauthorization.</p>		
<p>Acute chemical withdrawal (detoxification) services for alcoholism and drug abuse. "Acute chemical withdrawal" means withdrawal of alcohol and/or drugs from a Member for whom consequences of abstinence are so severe that they require medical/nursing assistance in a hospital setting, which is needed immediately to prevent serious impairment to the Member's health.</p> <p>Coverage for acute chemical withdrawal (detoxification) is provided without Preauthorization. If a Member is admitted as an inpatient directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the hospital services Cost Share. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p> <p>KFHPWAO reserves the right to require transfer of the Member to a Network Facility/program upon consultation between a Network Provider and the attending physician. If the Member refuses transfer to a Network Facility/program, all services received will be covered under the Community Provider option.</p>	<p>Emergency Services: Member pays \$150 Copayment</p> <p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Emergency Services: Member pays \$150 Copayment</p> <p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Experimental or investigational therapies, such as wilderness therapy; facilities and treatments programs which are not certified by the Department of Social Health Services or which are not listed in the Directory of Certified Chemical Dependency Services in Washington State</p>		

Circumcision	Network	Community Provider
<p>Circumcision.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>

	<p>\$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	
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Clinical Trials	Network	Community Provider
<p>Notwithstanding any other provision of this document, the Plan provides benefits for Routine Patient Costs of qualified individuals in approved clinical trials, to the extent benefits for these costs are required by federal and state law.</p> <p>Routine patient costs include all items and services consistent with the coverage provided in the plan (or coverage) that is typically covered for a qualified individual who is not enrolled in a clinical trial.</p> <p>Clinical trials are a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition. "Life threatening condition" means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.</p> <p>Clinical trials require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Routine patient costs do not include: (i) the investigational item, device, or service, itself; (ii) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or (iii) a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis</p>		

Dental Services and Dental Anesthesia	Network	Community Provider
Dental services including accidental injury to natural teeth.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
<p>Dental services in preparation for treatment including but not limited to: chemotherapy, radiation therapy, and organ transplants. Dental services in preparation for treatment require Preauthorization.</p> <p>Dental problems such as infections requiring emergency treatment outside of standard business hours are covered as Emergency Services.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p>

	<p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>General anesthesia services and related facility charges for dental procedures for Members who are under 7 years of age, or are physically or developmentally disabled or have a Medical Condition where the Member's health would be put at risk if the dental procedure were performed in a dentist's office.</p> <p>Under the Network option, general anesthesia services for dental procedures require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Dentist's or oral surgeon's fees; dental care, surgery, services and appliances, including: treatment of accidental injury to natural teeth, reconstructive surgery to the jaw in preparation for dental implants, dental implants, periodontal surgery; any other dental service not specifically listed as covered</p>		

Devices, Equipment and Supplies (for home use)	Network	Community Provider
<ul style="list-style-type: none"> • Durable medical equipment: Equipment which can withstand repeated use, is primarily and customarily used to serve a medical purpose, is useful only in the presence of an illness or injury and is used in the Member's home. Durable medical equipment includes hospital beds, wheelchairs, walkers, crutches, canes, blood glucose monitors, external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), oxygen and oxygen equipment, and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. KFHPWAO will determine if equipment is made available on a rental or purchase basis. • Orthopedic appliances: Items attached to an impaired body segment for the purpose of protecting the segment or assisting in restoration or improvement of its function. • Ostomy supplies: Supplies for the removal of bodily secretions or waste through an artificial opening. • Post-mastectomy bras/forms, limited to 2 every 6 months. Replacements within this 6 month period are covered when Medically Necessary due to a change in the Member's condition. • Prosthetic devices: Items which replace all or part of an external body part, or function thereof. • Orthotics when Medically Necessary • Sales tax for devices, equipment and supplies. 	<p>Member pays 20% coinsurance</p>	<p>After Deductible, Member pays 20% coinsurance</p>

<p>When provided in lieu of hospitalization, benefits will be the greater of benefits available for devices, equipment and supplies, home health or hospitalization. See Hospice for durable medical equipment provided in a hospice setting.</p> <p>Under the Network option, devices, equipment and supplies including repair, adjustment or replacement of appliances and equipment require Preauthorization.</p>		
<p>Exclusions: Arch supports, including custom shoe modifications or inserts and their fittings not related to the treatment of diabetes; orthopedic shoes that are not attached to an appliance; wigs/hair prosthesis; take-home dressings and supplies following hospitalization; supplies, dressings, appliances, devices or services not specifically listed as covered above; same as or similar equipment already in the Member’s possession; replacement or repair due to loss, theft, breakage from willful damage, neglect or wrongful use, or due to personal preference; structural modifications to a Member’s home or personal vehicle</p>		

Diabetic Education, Equipment and Pharmacy Supplies	Network	Community Provider
<p>Diabetic education and training.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Diabetic equipment: Blood glucose monitors and external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. See Devices, Equipment and Supplies for additional information.</p>	<p>Member pays 20% coinsurance</p>	<p>After Deductible, Member pays 20% coinsurance</p>
<p>Diabetic pharmacy supplies: Insulin, lancets, lancet devices, needles, insulin syringes, insulin pens, pen needles, glucagon emergency kits, prescriptive oral agents and blood glucose test strips for a supply of 30 days or less per item. Certain brand name insulin drugs will be covered at the generic level. See Drugs – Outpatient Prescription for additional pharmacy information.</p>	<p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$10 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Not covered; Member pays 100% of all charges</p>	<p>Preferred generic drugs (Tier 1): Member pays \$15 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$15 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$15 Copayment</p>
<p>Diabetic retinal screening.</p>	<p>No charge, Member pays nothing</p>	<p>After Deductible, Member pays 50% Plan</p>

		Coinsurance
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Dialysis (Home and Outpatient)	Network	Community Provider
<p>Dialysis in an outpatient or home setting is covered for Members with acute kidney failure or end-stage renal disease (ESRD).</p> <p>Under the Network option, dialysis requires Preauthorization.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Injections administered by a professional in a clinical setting during dialysis.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Self-administered injectables. See Drugs – Outpatient Prescription for additional pharmacy information.</p>	<p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$10 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Not covered: Member pays 100% of all charges</p>	<p>Preferred generic drugs (Tier 1): Member pays \$15 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$15 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$15 Copayment</p>

Drugs - Outpatient Prescription	Network	Community Provider
<p>Prescription drugs, supplies and devices for a supply of 30 days or less including diabetic pharmacy supplies (insulin, lancets, lancet devices, needles, insulin syringes, insulin pens, pen needles and blood glucose test strips), mental health drugs, self-administered injectables, and routine costs for prescription medications provided in a clinical trial. “Routine costs” means items and services delivered to the Member that are consistent with and typically covered by the plan or coverage for a Member who is not enrolled in a clinical trial.</p>	<p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$10 Copayment</p> <p>Non-Preferred generic</p>	<p>Preferred generic drugs (Tier 1): Member pays \$15 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$15 Copayment</p> <p>Non-Preferred generic</p>

<p>Contraceptive drugs may be allowed up to a 12-month supply and, when available, picked up in the provider's office. All drugs, supplies and devices must be for Covered Services.</p> <p>All drugs, supplies and devices must be obtained at a KFHPWAO-designated pharmacy except for drugs dispensed for Emergency services or for Emergency services obtained outside of the KFHPWAO Service Area. Information regarding KFHPWAO-designated pharmacies is reflected in the KFHPWAO Provider Directory, or can be obtained by contacting Kaiser Permanente Member Services.</p> <p>Prescription drug Cost Shares are payable at the time of delivery. Certain brand name insulin drugs are covered at the generic drug Cost Share. Preferred contraceptive drugs as recommended by the U.S. Preventive Services Task Force (USPSTF) are covered as Preventive Services when obtained with a prescription.</p> <p>Members may be eligible to receive an emergency fill for certain prescription drugs filled outside of KFHPWAO's business hours or when KFHPWAO cannot reach the prescriber for consultation. For emergency fills, Members pay the prescription drug Cost Share for each 7 day supply or less, or the minimum packaging size available at the time the emergency fill is dispensed. A list of prescription drugs eligible for emergency fills is available on the pharmacy website at www.kp.org/wa/formulary. Members can request an emergency fill by calling 1-855-505-8107.</p> <p>Certain drugs are subject to Preauthorization as shown in the Preferred drug list (formulary) available at www.kp.org/wa/formulary.</p>	<p>and brand name drugs (Tier 3): Not covered; Member pays 100% of all charges</p> <p>Medications for anticipated illness while travelling: Covered as noted above</p>	<p>and brand name drugs (Tier 3): Member pays \$15 Copayment</p> <p>Medications for anticipated illness while travelling: Not covered; Member pays 100% of all charges</p>
<p>Injections administered by a professional in a clinical setting.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p> <p>Injections necessary for travel: Covered as noted above</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p> <p>Injections necessary for travel: Not covered; Member pays 100% of all charges</p>
<p>Over-the-counter drugs not included under Preventive Care.</p>	<p>Not covered; Member pays 100% of all charges</p>	<p>Not covered; Member pays 100% of all charges</p>
<p>Mail order drugs dispensed through the KFHPWAO-designated mail order service.</p>	<p>Member pays two times the prescription drug Cost Share for each 90</p>	<p>Not covered; Member pays 100% of all charges</p>

day supply or less

The KFHPWAO Preferred drug list is a list of prescription drugs, supplies, and devices considered to have acceptable efficacy, safety and cost-effectiveness. The Preferred drug list is maintained by a committee consisting of a group of physicians, pharmacists and a consumer representative who review the scientific evidence of these products and determine the Preferred and Non-Preferred status as well as utilization management requirements. Preferred drugs generally have better scientific evidence for safety and effectiveness and are more affordable than Non-Preferred drugs.

Members may request a coverage determination by contacting Member Services. Coverage determination reviews may include requests to cover non-preferred drugs, obtain Preauthorization for a specific drug, or exceptions to other utilization management requirements, such as quantity limits. If coverage of a non-Preferred drug is approved, the drug will be covered at the Preferred drug level.

Prescription drugs are drugs which have been approved by the Food and Drug Administration (FDA) and which can, under federal or state law, be dispensed only pursuant to a prescription order. These drugs, including off-label use of FDA-approved drugs (provided that such use is documented to be effective in one of the standard reference compendia; a majority of well-designed clinical trials published in peer-reviewed medical literature document improved efficacy or safety of the agent over standard therapies, or over placebo if no standard therapies exist; or by the federal secretary of Health and Human Services) are covered. "Standard reference compendia" means the American Hospital Formulary Service – Drug Information; the American Medical Association Drug Evaluation; the United States Pharmacopoeia – Drug Information, or other authoritative compendia as identified from time to time by the federal secretary of Health and Human Services. "Peer-reviewed medical literature" means scientific studies printed in health care journals or other publications in which original manuscripts are published only after having been critically reviewed for scientific accuracy, validity and reliability by unbiased independent experts. Peer-reviewed medical literature does not include in-house publications of pharmaceutical manufacturing companies.

Generic drugs are dispensed whenever available. A generic drug is a drug that is the pharmaceutical equivalent to one or more brand name drugs. Such generic drugs have been approved by the Food and Drug Administration as meeting the same standards of safety, purity, strength and effectiveness as the brand name drug. Brand name drugs are dispensed if there is not a generic equivalent. In the event the Member elects to purchase a brand-name drug instead of the generic equivalent (if available), the Member is responsible for paying the difference in cost in addition to the prescription drug Cost Share.

Drug coverage is subject to utilization management that includes Preauthorization, step therapy (when a Member tries a certain medication before receiving coverage for a similar, but non-Preferred medication), limits on drug quantity or days supply and prevention of overutilization, underutilization, therapeutic duplication, drug-drug interactions, incorrect drug dosage, drug-allergy contraindications and clinical abuse/misuse of drugs. If a Member has a new prescription for a chronic condition, the Member may request a coordination of medications so that medications for chronic conditions are refilled on the same schedule (synchronized). Cost-shares for the initial fill of the medication will be adjusted if the fill is less than the standard quantity. The Member pays one-half of the Copayment if a supply of 15 days or less of the prescription is filled. There is no prorated Copayment if 16-30 days supply of the prescription is filled. The Member is charged 1.5 times the Copayment for a supply of more than 30 days.

Specialty drugs are high-cost drugs prescribed by a physician that requires close supervision and monitoring for serious and/or complex conditions, such as rheumatoid arthritis, hepatitis or multiple sclerosis. Specialty drugs must be obtained through KFHPWAO's preferred specialty pharmacy vendor and/or network of specialty pharmacies. For a list of specialty drugs or more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services at 206-630-4636 or toll-free at 1-800-901-4636.

The Member's Right to Safe and Effective Pharmacy Services: State and federal laws establish standards to assure safe and effective pharmacy services, and to guarantee Members' right to know what drugs are covered and the coverage limitations. Members who would like more information about the drug coverage policies, or have a question or concern about their pharmacy benefit, may contact KFHPWAO at 206-630-4636 or toll-free 1-888-901-4636 or by accessing the KFHPWAO website at www.kp.org/wa.

Members who would like to know more about their rights under the law, or think any services received while enrolled may not conform to the terms of the Plan, may contact the Washington State Office of Insurance Commissioner at toll-free 1-800-562-6900. Members who have a concern about the pharmacists or pharmacies serving them may call the Washington State Department of Health at toll-free 1-800-525-0127.

Prescription Drug Coverage and Medicare: This benefit, for purposes of Creditable Coverage, is actuarially equal to or greater than the Medicare Part D prescription drug benefit. Members who are also eligible for Medicare Part D can remain covered and will not be subject to Medicare-imposed late enrollment penalties should they decide to enroll in a Medicare Part D plan at a later date; however, the Member could be subject to payment of higher Part D premiums if the Member subsequently has a break in creditable coverage of 63 continuous days or longer before enrolling in a Part D plan. A Member who discontinues coverage must meet eligibility requirements in order to re-enroll.

Exclusions: Over-the-counter drugs, supplies and devices not requiring a prescription under state law or regulations, including most prescription vitamins, except as recommended by the U.S. Preventive Services Task Force (USPSTF); drugs and injections for cosmetic purposes; replacement of lost or stolen drugs or devices; administration of excluded drugs and injectables; drugs used in the treatment of sexual dysfunction disorders; compounds which include a non-FDA approved drug; growth hormones for idiopathic short stature without growth hormone deficiency; prescription drugs/products available over-the-counter or have an over-the-counter alternative that is determined to be therapeutically interchangeable

Emergency Services	Network	Community Provider
<p>Emergency Services. See the Definitions section for a definition of Emergency.</p> <p>Emergency services include professional services, treatment and supplies, facility costs, outpatient charges for patient observation and medical screening exams required to stabilize a patient.</p> <p>Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p> <p>If a Member is admitted as an inpatient directly from an emergency department, any Emergency services Copayment is waived. Coverage is subject to the Network hospital services Cost Share.</p> <p>If a Member is hospitalized in a non-Network Facility, KFHPWAO reserves the right to require transfer of the Member to a Network Facility upon consultation between a Network Provider and the attending physician. If the Member refuses to transfer to a Network Facility or does not notify KFHPWAO within 24 hours following admission, all services received will be subject to the Community Provider hospital services Cost Share.</p> <p>Under the Network option, follow-up care which is a direct result of the Emergency must be received from a Network Provider, unless Preauthorization is received.</p> <p>Under the Community Provider option, follow-up care which is a direct result of the Emergency is covered subject to the</p>	<p>Member pays \$150 Copayment</p>	<p>Member pays \$150 Copayment</p>

Community Provider Cost Shares.		
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Hearing Examinations and Hearing Aids	Network	Community Provider
<p>Hearing exams for hearing loss and evaluation are covered only when provided at KFHPWAO-approved facilities. Cochlear implants or Bone Anchored Hearing Aids (BAHA) when in accordance with KFHPWAO clinical criteria.</p> <p>Covered services for cochlear implants and BAHA include diagnostic testing, pre-implant testing, implant surgery, post-implant follow-up, speech therapy, programming and associated supplies (such as transmitter cable, and batteries).</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
Hearing aids including hearing aid examinations.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
<p>Exclusions: Programs or treatments for hearing loss or hearing care including, but not limited to, externally worn hearing or surgically implanted hearing aids and the surgery and services necessary to implant them except as described above; hearing screening tests required under Preventive Services</p>		

Home Health Care	Network	Community Provider
<p>Home health care when the following criteria are met:</p> <ul style="list-style-type: none"> • Except for patients receiving palliative care services, the Member must be unable to leave home due to his/her health problem or illness. Unwillingness to travel and/or arrange for transportation does not constitute inability to leave the home. • The Member requires intermittent skilled home health care, as described below. • KFHPWAO's medical director determines that such services are Medically Necessary and are most appropriately rendered in the Member's home. <p>Covered Services for home health care may include the following when rendered pursuant to a KFHPWAO-approved home health care plan of treatment: nursing care; restorative physical, occupational, respiratory and speech therapy; durable medical equipment; medical social worker and</p>	<p>No charge; Member pays nothing</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>

<p>limited home health aide services.</p> <p>Home health services are covered on an intermittent basis in the Member's home. "Intermittent" means care that is to be rendered because of a medically predictable recurring need for skilled home health care. "Skilled home health care" means reasonable and necessary care for the treatment of an illness or injury which requires the skill of a nurse or therapist, based on the complexity of the service and the condition of the patient and which is performed directly by an appropriately licensed professional provider.</p> <p>Under the Community Provider option, home health care must be prescribed by a provider and provided by a State-licensed home health agency.</p> <p>Under the Network option, home health care requires Preauthorization.</p>		
<p>Exclusions: Private duty nursing; housekeeping or meal services; any care provided by or for a family member; any other services rendered in the home which do not meet the definition of skilled home health care above</p>		

Hospice	Network	Community Provider
<p>Hospice care when provided by a licensed hospice care program. A hospice care program is a coordinated program of home and inpatient care, available 24 hours a day. This program uses an interdisciplinary team of personnel to provide comfort and supportive services to a Member and any family members who are caring for the Member, who is experiencing a life-threatening disease with a limited prognosis. These services include acute, respite and home care to meet the physical, psychosocial and special needs of the Member and their family during the final stages of illness. In order to qualify for hospice care, the Member's provider must certify that the Member is terminally ill and is eligible for hospice services.</p> <p>Inpatient Hospice Services. Under the Network option, for short-term care, inpatient hospice services are covered with Preauthorization.</p> <p>Respite care is covered to provide continuous care of the Member and allow temporary relief to family members from the duties of caring for the Member for a maximum of 5 consecutive days per 3 month period of hospice care.</p> <p>Other covered hospice services, when billed by a licensed hospice program, may include the following:</p> <ul style="list-style-type: none"> • Inpatient and outpatient services and supplies for injury and illness. • Semi-private room and board, except when a private room is determined to be necessary. • Durable medical equipment when billed by a licensed hospice care program. 	<p>No charge; Member pays nothing</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>

Under the Network option, hospice care requires Preauthorization.		
Exclusions: Private duty nursing, financial or legal counseling services; meal services; any services provided by family members		

Hospital - Inpatient and Outpatient	Network	Community Provider
<p>The following inpatient medical and surgical services are covered:</p> <ul style="list-style-type: none"> • Room and board, including private room when prescribed, and general nursing services. • Hospital services (including use of operating room, anesthesia, oxygen, x-ray, laboratory and radiotherapy services). • Drugs and medications administered during confinement. • Medical implants. • Acute chemical withdrawal (detoxification). <p>Outpatient hospital includes ambulatory surgical centers.</p> <p>Alternative care arrangements may be covered as a cost-effective alternative in lieu of otherwise covered Medically Necessary hospitalization or other Medically Necessary institutional care with the consent of the Member and recommendation from the attending physician or licensed health care provider. Alternative care arrangements in lieu of covered hospital or other institutional care must be determined to be appropriate and Medically Necessary based upon the Member's Medical Condition. Such care is covered to the same extent the replaced Hospital Care is covered. Alternative care arrangements require Preauthorization.</p> <p>Members receiving the following nonscheduled inpatient services are required to notify KFHPWAO by way of the Hospital notification line within 24 hours following any admission, or as soon thereafter as medically possible: acute chemical withdrawal (detoxification) services, Emergency psychiatric services, Emergency services, labor and delivery and inpatient admissions needed for treatment of Urgent Conditions that cannot reasonably be delayed until Preauthorization can be obtained.</p> <p>Coverage for Emergency services in a non-Network Facility and subsequent transfer to a Network Facility is set forth in Emergency Services.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p>
Exclusions: Take home drugs, dressings and supplies following hospitalization; internally implanted insulin pumps, artificial larynx and any other implantable device that have not been approved by KFHPWAO's medical director		

Infertility (including sterility)	Network	Community Provider
General counseling and one consultation visit to diagnose infertility conditions.	Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services Annual Deductible and Plan Coinsurance do not apply to Outpatient Services	After Deductible, Member pays 50% Plan Coinsurance
Specific diagnostic services, treatment and prescription drugs.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Exclusions: Diagnostic testing and medical treatment of sterility and infertility regardless of origin or cause; all charges and related services for donor materials; all forms of artificial intervention for any reason including artificial insemination and in-vitro fertilization; prognostic (predictive) genetic testing for the detection of congenital and heritable disorders; surrogacy		

Infusion Therapy	Network	Community Provider
Medically Necessary infusion therapy includes, but is not limited to: <ul style="list-style-type: none"> • Antibiotics. • Hydration. • Chemotherapy. • Pain management. 	Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services Annual Deductible and Plan Coinsurance do not apply to Outpatient Services	After Deductible, Member pays 50% Plan Coinsurance
Associated infused medications.	After Deductible, Member pays 20% Plan Coinsurance	After Deductible, Member pays 50% Plan Coinsurance

Laboratory and Radiology	Network	Community Provider
Nuclear medicine, radiology, ultrasound and laboratory services, including high end radiology imaging services such as CAT scan, MRI and PET which are subject to Preauthorization except when associated with Emergency services or inpatient services. Please contact Member Services for any questions regarding these services. Services received as part of an emergency visit are covered as Emergency Services. Preventive laboratory and radiology services are covered in accordance with the well care schedule established by	After Deductible, Member pays 20% Plan Coinsurance	After Deductible, Member pays 50% Plan Coinsurance

<p>KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.</p>		
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Manipulative Therapy	Network	Community Provider
<p>Manipulative therapy of the spine and extremities when in accordance with KFHPWAO clinical criteria, limited to a combined total of 10 visits per calendar year.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Supportive care rendered primarily to maintain the level of correction already achieved; care rendered primarily for the convenience of the Member; care rendered on a non-acute, asymptomatic basis; charges for any other services that do not meet KFHPWAO clinical criteria as Medically Necessary</p>		

Maternity and Pregnancy	Network	Community Provider
<p>Maternity care and pregnancy services, including care for complications of pregnancy, in utero treatment for the fetus, prenatal testing for the detection of congenital and heritable disorders when Medically Necessary and prenatal and postpartum care are covered for all female members including dependent daughters. Preventive services related to preconception, prenatal and postpartum care are covered as Preventive Services including breastfeeding support, supplies and counseling for each birth when Medically Necessary as determined by KFHPWAO's medical director and in accordance with Board of Health standards for screening and diagnostic tests during pregnancy.</p> <p>Delivery and associated Hospital Care, including home births and birthing centers. Home births are considered outpatient services.</p> <p>Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. The Member's physician, in consultation with the Member, will determine the Member's length of inpatient stay following delivery.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Termination of pregnancy.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient:</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient:</p>

	<p>After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Birthing tubs; genetic testing of non-Members; fetal ultrasound in the absence of medical indications</p>		

Mental Health	Network	Community Provider
<p>Mental health services provided at the most clinically appropriate and Medically Necessary level of mental health care intervention as determined by KFHPWAO’s medical director. Treatment may utilize psychiatric, psychological and/or psychotherapy services to achieve these objectives.</p> <p>Mental health services including medical management and prescriptions are covered the same as for any other condition.</p> <p>Applied behavioral analysis (ABA) therapy, limited to outpatient treatment of an autism spectrum disorder as diagnosed and prescribed by a neurologist, pediatric neurologist, developmental pediatrician, psychologist or psychiatrist experienced in the diagnosis and treatment of autism. Documented diagnostic assessments, individualized treatment plans and progress evaluations are required. ABA therapy requires Preauthorization.</p> <p>Services for any involuntary court-ordered treatment program shall be covered only if determined to be Medically Necessary by KFHPWAO’s medical director. Services provided under involuntary commitment statutes are covered.</p> <p>Coverage for voluntary/involuntary Emergency inpatient psychiatric services is subject to the Emergency services benefit. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible.</p> <p>Mental health services rendered to treat mental disorders are covered. Mental Disorders means mental disorders covered in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association, except as otherwise excluded under</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p> <p>Group Visits: No charge; Member pays nothing</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>

<p>Sections VI. or VII. Mental Health Services means Medically Necessary outpatient services, Residential Treatment, partial hospitalization program, and inpatient services provided by a licensed facility or licensed providers, except as otherwise excluded under Sections VI. or VII.</p> <p>Inpatient mental health services, Residential Treatment and partial hospitalization programs must be provided at a hospital or facility that KFHPWAO has approved specifically for the treatment of mental disorders. Chemical dependency services are covered subject to the Chemical Dependency services benefit.</p> <p>Non-Emergency inpatient hospital services, including Residential Treatment and partial hospitalization programs, require Preauthorization.</p>		
<p>Exclusions: Academic or career counseling; personal growth or relationship enhancement; assessment and treatment services that are primarily vocational and academic; court-ordered or forensic treatment, including reports and summaries, not considered Medically Necessary; work or school ordered assessment and treatment not considered Medically Necessary; counseling for overeating not considered Medically Necessary; specialty treatment programs such as “behavior modification programs” not considered Medically Necessary; relationship counseling or phase of life problems (Z code only diagnoses); custodial care</p>		

Naturopathy	Network	Community Provider
<p>Naturopathy.</p> <p>Under the Network option, limited to 3 visits per medical diagnosis per calendar year without Preauthorization. Additional visits are covered with Preauthorization.</p> <p>Under the Network option, laboratory and radiology services are covered only when obtained through a Network Facility.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Herbal supplements; nutritional supplements; any services not within the scope of the practitioner’s licensure</p>		

Newborn Services	Network	Community Provider
<p>Newborn services are covered the same as for any other condition. Any Cost Share for newborn services is separate from that of the mother.</p> <p>Preventive services for newborns are covered under Preventive Services.</p> <p>See the Eligibility, Enrollment, and Termination section for information about temporary coverage for newborns.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p>

	<p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
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Nutritional Counseling	Network	Community Provider
<p>Nutritional counseling.</p> <p>Services related to a healthy diet to prevent obesity are covered as Preventive Services.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Not covered; Member pays 100% of all charges</p>
<p>Exclusions: Nutritional supplements; weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig, or other such programs; pre and post bariatric surgery nutritional counseling</p>		

Nutritional Therapy	Network	Community Provider
<p>Dietary formula for the treatment of phenylketonuria (PKU).</p>	<p>No charge; Member pays nothing</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Enteral therapy (elemental formulas) for malabsorption and an eosinophilic gastrointestinal disorder.</p> <p>Necessary equipment and supplies for the administration of enteral therapy are covered as Devices, Equipment and Supplies.</p>	<p>After Deductible, Member pays 20% coinsurance</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Parenteral therapy (total parenteral nutrition).</p> <p>Necessary equipment and supplies for the administration of parenteral therapy are covered as Devices, Equipment and Supplies.</p>	<p>After Deductible, Member pays 20% Plan Coinsurance</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Any other dietary formulas or medical foods; oral nutritional supplements not related to the treatment of inborn errors of metabolism; special diets; prepared foods/meals</p>		

Obesity Related Services	Network	Community Provider
<p>Services directly related to obesity, including bariatric surgery.</p> <p>Services related to obesity screening and counseling are covered as Preventive Services.</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges</p>
<p>Exclusions: Obesity treatment and treatment for morbid obesity for any reason including any medical services, drugs, supplies or any bariatric surgery (such as gastroplasty, gastric banding or intestinal bypass), regardless of co-morbidities, except as described above; specialty treatment programs such as weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig or other such programs; medications and related physician visits for medication monitoring; pre and post bariatric surgery nutritional counseling</p>		

On the Job Injuries or Illnesses	Network	Community Provider
<p>On the job injuries or illnesses.</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges</p>
<p>Exclusions: Confinement, treatment or service that results from an illness or injury arising out of or in the course of any employment for wage or profit including injuries, illnesses or conditions incurred as a result of self-employment</p>		

Oncology	Network	Community Provider
<p>Radiation therapy, chemotherapy, oral chemotherapy.</p> <p>See Infusion Therapy for infused medications.</p>	<p>Radiation Therapy and Chemotherapy: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p> <p>Oral Chemotherapy</p>	<p>Radiation Therapy and Chemotherapy: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Oral Chemotherapy Drugs:</p> <p>Preferred generic drugs (Tier 1): Member pays \$15 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member</p>

	<p>Drugs:</p> <p>Preferred generic drugs (Tier 1): Member pays \$10 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$10 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Not covered; Member pays 100% of all charges</p>	<p>pays \$15 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$15 Copayment</p>
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Optical (vision)	Network	Community Provider
<p>Routine eye examinations and refractions, limited to once every 12 months.</p> <p>Eye and contact lens examinations for eye pathology and to monitor Medical Conditions, as often as Medically Necessary.</p>	<p>Routine Exams: Member pays \$15 Copayment.</p> <p>Exams for Eye Pathology: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Routine Exams: Not covered; Member pays 100% of all charges</p> <p>Exams for Eye Pathology: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Contact lenses or framed lenses for eye pathology when Medically Necessary.</p> <p>One contact lens per diseased eye in lieu of an intraocular lens is covered following cataract surgery provided the Member has been continuously covered by KFHPWAO since such surgery. In the event a Member's age or medical condition prevents the Member from having an intraocular lens or contact lens, framed lenses are available. Replacement of lenses for eye pathology, including following cataract surgery, is covered only once within a 12 month period and only when needed due to a change in the Member's prescription.</p>	<p>Frames and Lenses: Not covered; Member pays 100% of all charges</p> <p>Contact Lenses or Framed Lenses for Eye Pathology: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Frames and Lenses: Not covered; Member pays 100% of all charges</p> <p>Contact Lenses or Framed Lenses for Eye Pathology: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Eyeglasses; contact lenses, contact lens evaluations, fittings and examinations not related to eye pathology; orthoptic therapy (i.e. eye training); evaluations and surgical procedures to correct refractions not related to eye pathology and complications related to such procedures</p>		

Oral Surgery	Network	Community Provider
<p>Reduction of a fracture or dislocation of the jaw or facial bones; excision of tumors or non-dental cysts of the jaw, cheeks, lips, tongue, gums, roof and floor of the mouth; and incision of salivary glands and ducts.</p> <p>KFHPWAO’s medical director will determine whether the care or treatment required is within the category of Oral Surgery or Dental Services.</p> <p>Under the Network option, oral surgery requires Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Care or repair of teeth or dental structures of any type; tooth extractions or impacted teeth; services related to malocclusion; services to correct the misalignment or malposition of teeth; any other services to the mouth, facial bones or teeth which are not medical in nature</p>		

Outpatient Services	Network	Community Provider
<p>Covered outpatient medical and surgical services in a provider’s office, including chronic disease management. See Preventive Services for additional information related to chronic disease management.</p> <p>See Hospital - Inpatient and Outpatient for outpatient hospital medical and surgical services, including ambulatory surgical centers.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>

Plastic and Reconstructive Surgery	Network	Community Provider
<p>Plastic and reconstructive services:</p> <ul style="list-style-type: none"> • Correction of a congenital disease or congenital anomaly. • Correction of a Medical Condition following an injury or resulting from surgery which has produced a major effect on the Member’s appearance, when in the opinion of KFHPWAO’s medical director such services can reasonably be expected to correct the condition. • Reconstructive surgery and associated procedures, 	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p>

<p>including internal breast prostheses, following a mastectomy, regardless of when the mastectomy was performed. Members are covered for all stages of reconstruction on the non-diseased breast to produce a symmetrical appearance. Complications of covered mastectomy services, including lymphedemas, are covered.</p> <p>Under the Network option, inpatient and outpatient hospital plastic and reconstructive surgery require Preauthorization. Under the Community Provider option, inpatient hospital plastic and reconstructive surgery requires Preauthorization.</p>	<p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Cosmetic services including treatment for complications resulting from cosmetic surgery; cosmetic surgery; complications of non-Covered Services</p>		

Podiatry	Network	Community Provider
<p>Medically Necessary foot care.</p> <p>Routine foot care covered when such care is directly related to the treatment of diabetes and other clinical conditions that effect sensation and circulation to the feet.</p>	<p>Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: All other routine foot care</p>		

Preventive Services	Network	Community Provider
<p>Preventive services in accordance with the well care schedule established by KFHPWAO. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.</p> <p>Screening and tests with A and B recommendations by the U.S. Preventive Services Task Force (USPSTF).</p> <p>Services, tests and screening contained in the U.S. Health Resources and Services Administration Bright Futures guidelines as set forth by the American Academy of Pediatricians.</p> <p>Services, tests, screening and supplies recommended in the U.S. Health Resources and Services Administration women's preventive and wellness services guidelines. Flu vaccines are covered up to the Allowed Amount when provided by a non-network provider.</p> <p>Immunizations recommended by the Centers for Disease</p>	<p>No charge; Member pays nothing</p>	<p>Not covered; Member pays 100% of all charges</p> <p>Routine Mammography: After Deductible, Member pays 50% plan Coinsurance</p>

<p>Control’s Advisory Committee on Immunization Practices.</p> <p>Preventive services include, but are not limited to, well adult and well child physical examinations; immunizations and vaccinations; female sterilization; FDA-approved contraceptive drugs, devices, including device removal, and counseling; preferred over-the-counter contraceptives and drugs as recommended by the USPSTF when obtained with a prescription; pap smears; preventive services related to preconception, prenatal and postpartum care; routine mammography screening; routine prostate screening; colorectal cancer screening for Members who are age 50 or older or who are under age 50 and at high risk; obesity screening/counseling; healthy diet; and physical activity counseling; depression screening in adults, including maternal depression.</p> <p>Preventive care for chronic disease management includes treatment plans with regular monitoring, coordination of care between multiple providers and settings, medication management, evidence-based care, quality of care measurement and results, and education and tools for patient self-management support. In the event preventive, wellness or chronic care management services are not available from a Network Provider, Community Providers may provide these services without Cost Share when Preauthorized.</p> <p>Services provided during a preventive services visit, including laboratory services, which are not in accordance with the KFHPWAO well care schedule are subject to Cost Shares. Eye refractions are not included under preventive services.</p>		
<p>Exclusions: Those parts of an examination and associated reports and immunizations that are not deemed Medically Necessary by KFHPWAO for early detection of disease; all other diagnostic services not otherwise stated above</p>		

Rehabilitation and Habilitative Care (massage, occupational, physical and speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy	Network	Community Provider
<p>Rehabilitation services to restore function following illness, injury or surgery, limited to the following restorative therapies: occupational therapy, physical therapy, massage therapy and speech therapy. Services are limited to those necessary to restore or improve functional abilities when physical, sensori-perceptual and/or communication impairment exists due to injury, illness or surgery. Outpatient services require a prescription or order from a physician that reflects a written plan of care to restore function, and must be provided by a rehabilitation team that may include a physician, nurse, physical therapist, occupational therapist, massage therapist or speech therapist.</p> <p>Habilitative care, includes Medically Necessary services or devices designed to help a Member keep, learn, or improve</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>

<p>skills and functioning for daily living. Services may include: occupational therapy, physical therapy, speech therapy is covered when prescribed by a physician. Examples include therapy for a child who is not walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.</p> <p>Neurodevelopmental therapy to restore or improve function including maintenance in cases where significant deterioration in the Member's condition would result without the services, limited to the following therapies: occupational therapy, physical therapy and speech therapy.</p> <p>Limited to a combined total of 60 inpatient days and 60 outpatient visits per calendar year for all Rehabilitation, Habilitative care, Neurodevelopmental Therapy, cardiac and pulmonary rehabilitation services.</p> <p>Services with mental health diagnoses are covered with no limit.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>apply to Outpatient Services</p>	
<p>Exclusions: Specialty treatment programs; inpatient Residential Treatment services; specialty rehabilitation programs including "behavior modification programs"; recreational, life-enhancing, relaxation or palliative therapy; implementation of home maintenance programs</p>		

Sexual Dysfunction	Network	Community Provider
<p>One consultation visit to diagnose sexual dysfunction conditions.</p>	<p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Specific diagnostic services, treatment and prescription drugs</p>	<p>Not covered; Member pays 100% of all charges</p>	<p>Not covered; Member pays 100% of all charges</p>
<p>Exclusions: Diagnostic testing and medical treatment of sexual dysfunction regardless of origin or cause; devices, equipment and supplies for the treatment of sexual dysfunction</p>		

Skilled Nursing Facility	Network	Community Provider
<p>Skilled nursing care in a skilled nursing facility when full-</p>	<p>After Deductible,</p>	<p>After Deductible,</p>

<p>time skilled nursing care is necessary in the opinion of the attending physician, limited to a combined total of 60 days per calendar year.</p> <p>Care may include room and board; general nursing care; drugs, biologicals, supplies and equipment ordinarily provided or arranged by a skilled nursing facility; and short-term restorative occupational therapy, physical therapy and speech therapy.</p> <p>Skilled nursing care in a skilled nursing facility requires Preauthorization.</p>	<p>Member pays 20% Plan Coinsurance</p>	<p>Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Personal comfort items such as telephone and television; rest cures; domiciliary or Convalescent Care</p>		

Sterilization	Network	Community Provider
<p>FDA-approved female sterilization procedures, services and supplies. See Preventive Services for additional information.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: No charge; Member pays nothing</p> <p>Hospital - Outpatient: No charge; Member pays nothing</p> <p>Outpatient Services: No charge; Member pays nothing</p>	<p>Hospital - Inpatient: Not covered; Member pays 100% of all charges</p> <p>Hospital - Outpatient: Not covered; Member pays 100% of all charges</p> <p>Outpatient Services: Not covered; Member pays 100% of all charges</p>
<p>Vasectomy.</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Procedures and services to reverse a sterilization</p>		

Telemedicine	Network	Community Provider
<p>Telemedicine services provided by the use of real time interactive audio and video communication or time delayed transmission of medical information between the patient at the originating site and a provider at another location for diagnosis, consultation, or treatment. Services must be provided by a provider meeting certification requirements established in the state where the provider's practice is located.</p>	<p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Audio-only; telephone; fax and e-mail</p>		

Temporomandibular Joint (TMJ)	Network	Community Provider
<p>Medical and surgical services and related hospital charges for the treatment of temporomandibular joint (TMJ) disorders including:</p> <ul style="list-style-type: none"> • Orthognathic surgery for the treatment of TMJ disorders. • Radiology services. • TMJ specialist services. • Fitting/adjustment of splints. <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>TMJ appliances. See Devices, Equipment and Supplies for additional information.</p>	<p>Member pays 20% coinsurance</p>	<p>After Deductible, Member pays 20% coinsurance</p>
<p>Exclusions: Treatment for cosmetic purposes; bite blocks; dental services including orthodontic therapy and braces for any condition; any orthognathic (jaw) surgery in the absence of a diagnosis of TMJ, severe obstructive sleep apnea; hospitalizations related to these exclusions</p>		

Tobacco Cessation	Network	Community Provider
Individual/group counseling and educational materials.	No charge; Member pays nothing	After Deductible, Member pays 50% Plan Coinsurance
Approved pharmacy products. See Drugs – Outpatient Prescription for additional pharmacy information.	No charge; Member pays nothing	<p>Preferred generic drugs (Tier 1): Member pays \$15 Copayment</p> <p>Preferred brand name drugs (Tier 2): Member pays \$15 Copayment</p> <p>Non-Preferred generic and brand name drugs (Tier 3): Member pays \$15 Copayment</p>

Transgender Services	Network	Community Provider
<p>Medically Necessary medical and surgical services for gender reassignment, including related mental health services and prescription drugs.</p> <p>Prescription drugs are covered the same as for any other condition (see Drugs – Outpatient Prescription for coverage).</p> <p>Counseling services are covered the same as for any other condition (see Mental Health for coverage).</p> <p>Non-Emergency inpatient hospital services require Preauthorization.</p>	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Cosmetic services including treatment for complications resulting from cosmetic surgery; cosmetic surgery; complications of non-Covered Services; travel</p>		

Transplants	Network	Community Provider
Transplant services, including heart, heart-lung, single lung, double lung, kidney, pancreas, cornea, intestinal/multi-visceral, liver transplants, and bone marrow and stem cell support (obtained from allogeneic or autologous peripheral blood or marrow) with associated high dose chemotherapy.	<p>Hospital - Inpatient: After Deductible, Member pays 20% Plan Coinsurance</p>	<p>Hospital - Inpatient: After Deductible, Member pays 50% Plan Coinsurance</p>

<p>Services are limited to the following:</p> <ul style="list-style-type: none"> • Inpatient and outpatient medical expenses for evaluation testing to determine recipient candidacy, donor matching tests, hospital charges, procurement center fees, professional fees, travel costs for a surgical team and excision fees. Donor costs for a covered organ recipient are limited to procurement center fees, travel costs for a surgical team and excision fees. • Follow-up services for specialty visits. • Rehospitalization. • Maintenance medications during an inpatient stay. <p>Transplant services require Preauthorization.</p>	<p>Hospital - Outpatient: After Deductible, Member pays 20% Plan Coinsurance</p> <p>Outpatient Services: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Hospital - Outpatient: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Outpatient Services: After Deductible, Member pays 50% Plan Coinsurance</p>
<p>Exclusions: Donor costs to the extent that they are reimbursable by the organ donor’s insurance; treatment of donor complications; living expenses; transportation expenses except as covered as Ambulance Services</p>		

Urgent Care	Network	Community Provider
<p>Under the Network option, urgent care is covered at a Kaiser Permanente medical center, Kaiser Permanente urgent care center or Network Provider’s office.</p> <p>Under the Community Provider option, urgent care is covered at any medical facility.</p> <p>See the Definitions section for a definition of Urgent Condition.</p>	<p>Emergency Department: Member pays \$150 Copayment</p> <p>Urgent Care Center: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p> <p>Provider’s Office: Member pays \$15 Copayment for primary care provider services or \$30 Copayment for specialty care provider services</p> <p>Annual Deductible and Plan Coinsurance do not apply to Outpatient Services</p>	<p>Emergency Department: Member pays \$150 Copayment</p> <p>Urgent Care Center: After Deductible, Member pays 50% Plan Coinsurance</p> <p>Provider’s Office: After Deductible, Member pays 50% Plan Coinsurance</p>

Virtual Care	Network	Community Provider
Healthcare service provided through the use of online technology, telephonic and secure messaging of Member-initiated care from a remote location (ex. home) with a Network provider that is diagnostic and treatment focused. The Member is NOT located at a healthcare site.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges

VII. General Exclusions

In addition to exclusions listed throughout the Plan, the following are not covered:

1. Benefits and related services, supplies and drugs that are not Medically Necessary for the treatment of an illness, injury, or physical disability, that are not specifically listed as covered in the SPD, except as required by federal or state law.
2. Services Related to a Non-Covered Service: When a service is not covered, all services related to the non-covered service are also excluded. However, after a member has been discharged from the site of care where the member received non-covered services, any treatment for a complication that arises as a result of the prior non-covered services will be covered if determined Medically Necessary and Preauthorized by KFHPWAO.
3. Services or supplies for which no charge is made, or for which a charge would not have been made if the Member had no health care coverage or for which the Member is not liable; services provided by a family member, or self-care.
4. Convalescent Care.
5. Services to the extent benefits are “available” to the Member as defined herein under the terms of any vehicle, homeowner’s, property or other insurance policy, except for individual or group health insurance, pursuant to medical coverage, medical “no fault” coverage, personal injury protection coverage or similar medical coverage contained in said policy. For the purpose of this exclusion, benefits shall be deemed to be “available” to the Member if the Member receives benefits under the policy either as a named insured or as an insured individual under the policy definition of insured.
6. Services or care needed for injuries or conditions resulting from active or reserve military service, whether such injuries or conditions result from war or otherwise. This exclusion will not apply to conditions or injuries resulting from previous military service unless the condition has been determined by the U.S. Secretary of Veterans Affairs to be a condition or injury incurred during a period of active duty. Further, this exclusion will not be interpreted to interfere with or preclude coordination of benefits under Tri-Care.
7. Services provided by government agencies, except as required by federal or state law.
8. Services covered by the national health plan of any other country.
9. Experimental or investigational services.

KFHPWAO consults with KFHPWAO’s medical director and then uses the criteria described below to decide if a particular service is experimental or investigational.

- a. A service is considered experimental or investigational for a Member’s condition if any of the following statements apply to it at the time the service is or will be provided to the Member:
 - 1) The service cannot be legally marketed in the United States without the approval of the Food and Drug Administration (“FDA”) and such approval has not been granted.
 - 2) The service is the subject of a current new drug or new device application on file with the FDA.

- 3) The service is the trialed agent or for delivery or measurement of the trialed agent provided as part of a qualifying Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial.
 - 4) The service is provided pursuant to a written protocol or other document that lists an evaluation of the service's safety, toxicity or efficacy as among its objectives.
 - 5) The service is under continued scientific testing and research concerning the safety, toxicity or efficacy of services.
 - 6) The service is provided pursuant to informed consent documents that describe the service as experimental or investigational, or in other terms that indicate that the service is being evaluated for its safety, toxicity or efficacy.
 - 7) The prevailing opinion among experts, as expressed in the published authoritative medical or scientific literature, is that (1) the use of such service should be substantially confined to research settings, or (2) further research is necessary to determine the safety, toxicity or efficacy of the service.
- b. The following sources of information will be exclusively relied upon to determine whether a service is experimental or investigational:
- 1) The Member's medical records.
 - 2) The written protocol(s) or other document(s) pursuant to which the service has been or will be provided.
 - 3) Any consent document(s) the Member or Member's representative has executed or will be asked to execute, to receive the service.
 - 4) The files and records of the Institutional Review Board (IRB) or similar body that approves or reviews research at the institution where the service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body.
 - 5) The published authoritative medical or scientific literature regarding the service, as applied to the Member's illness or injury.
 - 6) Regulations, records, applications and any other documents or actions issued by, filed with or taken by, the FDA or other agencies within the United States Department of Health and Human Services, or any state agency performing similar functions.

Appeals regarding KFHPWAO denial of coverage can be submitted to the Member Appeal Department, or to KFHPWAO's medical director at P.O. Box 34593, Seattle, WA 98124-1593.

10. Hypnotherapy and all services related to hypnotherapy.
11. Directed umbilical cord blood donations.
12. Prognostic (predictive) genetic testing and related services, unless specifically provided in the Benefits Details section. Testing for non-Members.
13. Autopsy and associated expenses.

VIII. Grievances

Grievance means a written or verbal complaint submitted by or on behalf of a covered person regarding service delivery issues other than denial of payment for medical services or nonprovision of medical services, including dissatisfaction with medical care, waiting time for medical services, provider or staff attitude or demeanor, or dissatisfaction with service provided by the health carrier. The grievance process is outlined as follows:

Step 1: It is recommended that the Member contact the person involved or the manager of the medical center/department where he/she is having a problem, explain his/her concerns and what he/she would like to have done to resolve the problem. The Member should be specific and make his/her position clear. Most concerns can be resolved in this way.

Step 2: If the Member is still not satisfied, he/she should call or write to Member Services at PO Box 34590, Seattle, WA 98124-1590, 206-630-4636 or toll-free 1-888-901-4636. Most concerns are handled by phone within a few

days. In some cases the Member will be asked to write down his/her concerns and state what he/she thinks would be a fair resolution to the problem. An appropriate representative will investigate the Member's concern by consulting with involved staff and their supervisors, and reviewing pertinent records, relevant plan policies and the Member Rights and Responsibilities statement. This process can take up to 30 days to resolve after receipt of the Member's written or verbal statement.

If the Member is dissatisfied with the resolution of the complaint, he/she may contact Member Services. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process.

IX. Appeals

Members are entitled to appeal through the appeals process if/when coverage for an item or service is denied due to an adverse determination made by the KFHPWAO medical director. The appeals process is available for a Member to seek reconsideration of an adverse benefit determination (action). Adverse benefit determination (action) means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Member's eligibility to participate in a plan. KFHPWAO will comply with any new requirements as necessary under federal laws and regulations. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process. The most current information about your appeals process is available by contacting KFHPWAO's Member Appeal Department at the address or telephone number below.

1. Internal Review

If the Member wishes to appeal a decision denying benefits, he/she must submit a request for an appeal either orally or in writing to the Member Appeals Department, specifying why he/she disagrees with the decision. The appeal must be submitted within 180 days of the denial notice he/she received. KFHPWAO will notify the Member of its receipt of the request within 72 hours of receiving it. Appeals should be directed to KFHPWAO's Member Appeals Department, P.O. Box 34593, Seattle, WA 98124-1593, toll free 1-866-458-5479.

KFHPWAO will then notify the Member of its determination or need for an extension of time within 15 days of receiving the request for appeal and if more time is required, will notify the Member in writing to extend to 30 days. Under no circumstances will the review timeframe exceed 30 days without the Member's written permission.

For appeals involving experimental or investigational services KFHPWAO will make a decision and communicate the decision to the Member in writing within 20 days of receipt of the appeal.

Expedited/Urgent Internal Review

There is an expedited/urgent appeals process in place for cases which meet criteria or where the Member's provider believes that the standard 15 day appeal review process will seriously jeopardize the Member's life, health or ability to regain maximum function or subject the Member to severe pain that cannot be managed adequately without the requested care or treatment. KFHPWAO will accept a treating provider's determination that an appeal should be expedited/urgent. The Member can request an expedited/urgent appeal in writing to the above address, or by calling KFHPWAO's Member Appeals Department toll free 1-866-458-5479. The Member's request for an expedited/urgent appeal will be processed as such if the definition above is met and a decision issued and communicated verbally no later than 72 hours after receipt of the request. If additional information is needed, KFHPWAO will inform the Member and allow up to 48 hours for a response.

If the Member is currently receiving care that is the subject of the appeal, the health plan will continue coverage pending the outcome of the internal appeal.

The Member may also request an external review at the same time as the internal appeals process if it is an urgent care situation or the Member is in an ongoing course of treatment.

2. External Review

If the Member is not satisfied with the decision regarding medical necessity, medical appropriateness, health care setting, level of care, or if the requested service is not efficacious or otherwise unjustified under evidence-based medical criteria, the Member may request a second level review by an external independent review organization not legally affiliated or controlled by KFHPWAO or the employer's health plan. KFHPWAO will notify the Member of the name of the external independent review organization and its contact information. The external independent review organization will accept additional written information for up to five business days after it receives the assignment for the appeal. The external independent review will be conducted at no cost to the Member. Once a decision is made through an independent review organization, the decision is final and cannot be appealed through KFHPWAO.

A request for a review by an independent review organization must be made within 180 days after the date of the initial appeal decision notice.

X. Claims

Claims for benefits may be made before or after services are obtained. KFHPWAO recommends that the provider requests Preauthorization. In most instances, contracted providers submit claims directly to KFHPWAO. If your provider does not submit a claim to make a claim for benefits, a Member must contact Member Services, or submit a claim for reimbursement as described below. Other inquiries, such as asking a health care provider about care or coverage, or submitting a prescription to a pharmacy, will not be considered a claim for benefits.

If a Member receives a bill for services the Member believes are covered, the Member must, within 90 days of the date of service, or as soon thereafter as reasonably possible, either (1) contact Member Services to make a claim or (2) pay the bill and submit a claim for reimbursement of Covered Services, or (3) for out-of-country claims (Emergency care only) – submit the claim and any associated medical records translated into English at the Member's expense, including the type of service, charges in U.S. Dollars, and proof of travel to KFHPWAO, P.O. Box 30766, Salt Lake City, UT 84130-0766. In no event, except in the absence of legal capacity, shall a claim be accepted later than 1 year from the date of service.

KFHPWAO will generally process claims for benefits within the following timeframes after KFHPWAO receives the claims:

- Immediate request situations – within 1 business day.
- Concurrent urgent requests – within 24 hours.
- Urgent care review requests – within 48 hours.
- Non-urgent preservice review requests – within 5 calendar days.
- Post-service review requests – within 30 calendar days.

Timeframes for pre-service and post-service claims can be extended by KFHPWAO for up to an additional 15 days. Members will be notified in writing of such extension prior to the expiration of the initial timeframe.

XI. Coordination of Benefits

The coordination of benefits (COB) provision applies when a Member has health care coverage under more than one plan. Plan is defined below.

The order of benefit determination rules govern the order in which each plan will pay a claim for benefits. The plan that pays first is called the primary plan. The primary plan must pay benefits according to its policy terms without regard to the possibility that another plan may cover some expenses. The plan that pays after the primary plan is the secondary plan. In no event will a secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings.

If the Member is covered by more than one health benefit plan, and the Member does not know which is the primary plan, the Member or the Member's provider should contact any one of the health plans to verify which plan is

primary. The health plan the Member contacts is responsible for working with the other plan to determine which is primary and will let the Member know within 30 calendar days.

All health plans have timely claim filing requirements. If the Member or the Member's provider fails to submit the Member's claim to a secondary health plan within that plan's claim filing time limit, the plan can deny the claim. If the Member experiences delays in the processing of the claim by the primary health plan, the Member or the Member's provider will need to submit the claim to the secondary health plan within its claim filing time limit to prevent a denial of the claim.

If the Member is covered by more than one health benefit plan, the Member or the Member's provider should file all the Member's claims with each plan at the same time. If Medicare is the Member's primary plan, Medicare may submit the Member's claims to the Member's secondary carrier.

A. Definitions.

1. A plan is any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for Members of a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts. However, if COB rules do not apply to all contracts, or to all benefits in the same contract, the contract or benefit to which COB does not apply is treated as a separate plan.
 - a. Plan includes: group, individual or blanket disability insurance contracts and group or individual contracts issued by health care service contractors or health maintenance organizations (HMO), closed panel plans or other forms of group coverage; medical care components of long-term care contracts, such as skilled nursing care; and Medicare or any other federal governmental plan, as permitted by law.
 - b. Plan does not include: hospital indemnity or fixed payment coverage or other fixed indemnity or fixed payment coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; school accident type coverage; benefits for non-medical components of long-term care policies; automobile insurance policies required by statute to provide medical benefits; Medicare supplement policies; Medicaid coverage; or coverage under other federal governmental plans; unless permitted by law.

Each contract for coverage under Subsection a. or b. is a separate plan. If a plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate plan.

2. This plan means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.
3. The order of benefit determination rules determine whether this plan is a primary plan or secondary plan when the Member has health care coverage under more than one plan.

When this plan is primary, it determines payment for its benefits first before those of any other plan without considering any other plan's benefits. When this plan is secondary, it determines its benefits after those of another plan and must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal 100% of the total allowable expense for that claim. This means that when this plan is secondary, it must pay the amount which, when combined with what the primary plan paid, totals 100% of the allowable expense. In addition, if this plan is secondary, it must calculate its savings (its amount paid subtracted from the amount it would have paid had it been the primary plan) and record these savings as a benefit reserve for the covered Member. This reserve must be used by the secondary plan to pay any allowable expenses not otherwise paid, that are incurred by the covered person during the claim determination period.

4. Allowable Expense. Allowable expense is a health care expense, coinsurance or copayments and without reduction for any applicable deductible, that is covered at least in part by any plan covering the person. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered an allowable expense and a benefit paid. An expense that is not covered by any plan covering the Member is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

- a. The difference between the cost of a semi-private hospital room and a private hospital room is not an allowable expense, unless one of the plans provides coverage for private hospital room expenses.
 - b. If a Member is covered by two or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement method or other similar reimbursement method, any amount in excess of the highest reimbursement amount for a specific benefit is not an allowable expense.
 - c. If a Member is covered by two or more plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an allowable expense.
 - d. An expense or a portion of an expense that is not covered by any of the plans covering the person is not an allowable expense.
5. Closed panel plan is a plan that provides health care benefits to covered persons in the form of services through a panel of providers who are primarily employed by the plan, and that excludes coverage for services provided by other providers, except in cases of Emergency or referral by a panel member.
 6. Custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

B. Order of Benefit Determination Rules.

When a Member is covered by two or more plans, the rules for determining the order of benefit payments are as follows:

1. The primary plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other plan.
2. Except as provided below, a plan that does not contain a coordination of benefits provision that is consistent with this chapter is always primary unless the provisions of both plans state that the complying plan is primary.

Coverage that is obtained by virtue of membership in a group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage is excess to any other parts of the plan provided by the employee. Examples include major medical coverages that are superimposed over hospital and surgical benefits, and insurance type coverages that are written in connection with a closed panel plan to provide out-of-network benefits.

3. A plan may consider the benefits paid or provided by another plan in calculating payment of its benefits only when it is secondary to that other plan.
4. Each plan determines its order of benefits using the first of the following rules that apply:
 - a. Non-Dependent or Dependent. The plan that covers the Member other than as a Dependent, for example as an employee, member, policyholder, subscriber or retiree is the primary plan and the plan that covers the Member as a Dependent is the secondary plan. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the Member as a Dependent, and primary to the plan covering the Member as other than a Dependent (e.g., a retired employee), then the order of benefits between the two plans is reversed so that the plan covering the

Member as an employee, member, policyholder, subscriber or retiree is the secondary plan and the other plan is the primary plan.

- b. Dependent child covered under more than one plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one plan the order of benefits is determined as follows:
 - 1) For a dependent child whose parents are married or are living together, whether or not they have ever been married:
 - The plan of the parent whose birthday falls earlier in the calendar year is the primary plan; or
 - If both parents have the same birthday, the plan that has covered the parent the longest is the primary plan.
 - 2) For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:
 - i. If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods commencing after the plan is given notice of the court decree;
 - ii. If a court decree states one parent is to assume primary financial responsibility for the dependent child but does not mention responsibility for health care expenses, the plan of the parent assuming financial responsibility is primary;
 - iii. If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of a) above determine the order of benefits;
 - iv. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subsection (a) above determine the order of benefits; or
 - v. If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:
 - The plan covering the custodial parent, first;
 - The plan covering the spouse of the custodial parent, second;
 - The plan covering the non-custodial parent, third; and then
 - The plan covering the spouse of the non-custodial parent, last.
 - 3) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the provisions of Subsection (a) or (b) above determine the order of benefits as if those individuals were the parents of the child.
- c. Active employee or retired or laid-off employee. The plan that covers a Member as an active employee, that is, an employee who is neither laid off nor retired, is the primary plan. The plan covering that same Member as a retired or laid off employee is the secondary plan. The same would hold true if a Member is a Dependent of an active employee and that same Member is a Dependent of a retired or laid-off employee. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section a can determine the order of benefits.
- d. COBRA or State Continuation Coverage. If a Member whose coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the Member as an employee, member, employee or retiree or covering the Member as a Dependent of an employee, member, employee or retiree is the primary plan and the COBRA or state or other federal continuation coverage is the secondary plan. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section a. can determine the order of benefits.
- e. Longer or shorter length of coverage. The plan that covered the Member as an employee, member, employee or retiree longer is the primary plan and the plan that covered the Member the shorter period of time is the secondary plan.

- f. If the preceding rules do not determine the order of benefits, the allowable expenses must be shared equally between the plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

C. Effect on the Benefits of this Plan.

When this plan is secondary, it must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal one hundred percent of the total allowable expense for that claim. However, in no event shall the secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings. In no event should the Member be responsible for a deductible amount greater than the highest of the two deductibles.

D. Right to Receive and Release Needed Information.

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. KFHPWAO may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the Member claiming benefits. KFHPWAO need not tell, or get the consent of, any Member to do this. Each Member claiming benefits under this plan must give KFHPWAO any facts it needs to apply those rules and determine benefits payable.

E. Facility of Payment.

If payments that should have been made under this plan are made by another plan, KFHPWAO has the right, at its discretion, to remit to the other plan the amount it determines appropriate to satisfy the intent of this provision. The amounts paid to the other plan are considered benefits paid under this plan. To the extent of such payments, KFHPWAO is fully discharged from liability under this plan.

F. Right of Recovery.

KFHPWAO has the right to recover excess payment whenever it has paid allowable expenses in excess of the maximum amount of payment necessary to satisfy the intent of this provision. KFHPWAO may recover excess payment from any person to whom or for whom payment was made or any other issuers or plans.

Questions about Coordination of Benefits? Contact the State Insurance Department.

G. Effect of Medicare.

Medicare primary/secondary payer guidelines and regulations will determine primary/secondary payer status, and will be adjudicated by KFHPWAO as set forth in this section. KFHPWAO will pay primary to Medicare when required by federal law. When Medicare, Part A and Part B or Part C are primary, Medicare's allowable amount is the highest allowable expense.

When a Network Provider renders care to a Member who is eligible for Medicare benefits, and Medicare is deemed to be the primary bill payer under Medicare secondary payer guidelines and regulations, KFHPWAO will seek Medicare reimbursement for all Medicare covered services.

When a Member, who is a Medicare beneficiary and for whom Medicare has been determined to be the primary bill payer under Medicare secondary payer guidelines and regulations, seeks care from Community Providers, KFHPWAO has no obligation to provide any benefits except as specifically outlined in the Community Provider option under the Benefits Details section.

XII. Subrogation and Reimbursement Rights

The benefits under this Plan will be available to a Member for injury or illness caused by another party, subject to the exclusions and limitations of this Plan. If the Plan provides for the treatment of the injury or illness, the Plan will be subrogated to any rights that the Member may have to recover compensation or damages related to the injury or illness and the Member shall reimburse the Plan for all benefits provided, from any amounts the Member received or is entitled to receive from any source on account of such injury or illness, whether by suit, settlement or otherwise, including but not limited to:

- Payments made by a third party or any insurance company on behalf of the third party;

- Any payments or awards under an uninsured or underinsured motorist coverage policy;
- Any Workers' Compensation or disability award or settlement;
- Medical payments coverage under any automobile policy, premises or homeowners' medical payments coverage or premises or homeowners' insurance coverage; and
- Any other payments from a source intended to compensate an Injured Person for injuries resulting from an accident or alleged negligence.

This section more fully describes the Plan's subrogation and reimbursement rights.

"Injured Person" under this section means a Member covered by the Plan who sustains an injury or illness and any spouse, dependent or other person or entity that may recover on behalf of such Member, including the estate of the Member and, if the Member is a minor, the guardian or parent of the Member. When referred to in this section, "the Plan's Medical Expenses" means the expenses incurred and the value of the benefits provided by the Plan for arranging the care or treatment of the injury or illness sustained by the Injured Person.

If the Injured Person's injuries were caused by a third party giving rise to a claim of legal liability against the third party and/or payment by the third party to the Injured Person and/or a settlement between the third party and the Injured Person, the Plan shall have the right to recover the Plan's Medical Expenses from any source available to the Injured Person as a result of the events causing the injury. This right is commonly referred to as "subrogation." The Plan shall be subrogated to and may enforce all rights of the Injured Person to the full extent of the Plan's Medical Expenses.

By accepting benefits under this plan, the Injured Person also specifically acknowledges KFHPWAO's right of reimbursement. This right of reimbursement attaches when this KFHPWAO has provided benefits for injuries or illnesses caused by another party and the Injured Person or the Injured Person's representative has recovered any amounts from a third party or any other source of recovery. KFHPWAO's right of reimbursement is cumulative with and not exclusive of its subrogation right and KFHPWAO may choose to exercise either or both rights of recovery.

In order to secure KFHPWAO's recovery rights, the Injured Person agrees to assign KFHPWAO any benefits or claims or rights of recovery he or she may have under any automobile policy or other coverage, to the full extent of the plan's subrogation and reimbursement claims. This assignment allows KFHPWAO to pursue any claim the Injured Person may have, whether or not he or she chooses to pursue the claim.

If the Injured Person is entitled to or does receive money from any source as a result of the events causing the injury or illness, including but not limited to any liability insurance or uninsured/underinsured motorist funds, the Plan's Medical Expenses are secondary, not primary.

The Injured Person and his/her agents shall cooperate fully with the Plan in its efforts to collect the Plan's Medical Expenses. This cooperation includes, but is not limited to, supplying the Plan with information about the cause of injury or illness, any potentially liable third parties, defendants and/or insurers related to the Injured Person's claim. The Injured Person shall notify the Plan within 30 days of any claim that may give rise to a claim for subrogation or reimbursement. The Injured Person shall provide periodic updates about any facts that may impact the Plan's right to reimbursement or subrogation as requested by the Plan, and shall inform the Plan of any settlement or other payments relating to the Injured Person's injury. The Injured Person and his/her agents shall permit the Plan, at the Plan's option, to associate with the Injured Person or to intervene in any legal, quasi-legal, agency or any other action or claim filed.

The Injured Person and his/her agents shall do nothing to prejudice the Plan's subrogation and reimbursement rights. The Injured Person shall promptly notify the Plan of any tentative settlement with a third party and shall not settle a claim without protecting the Plan's interest. The Injured Person shall provide 21 days advance notice to the Plan before there is a disbursement of proceeds from any settlement with a third party that may give rise to a claim for subrogation or reimbursement. If the Injured Person fails to cooperate fully with the Plan in recovery of the Plan's Medical Expenses, and such failure prejudices KFHPWAO's subrogation and/or reimbursement rights, the Injured Person shall be responsible for directly reimbursing the Plan for 100% of the Plan's Medical Expenses.

To the extent that the Injured Person recovers funds from any source that in any manner relate to the injury or illness giving rise to the Plan's right of reimbursement or subrogation, the Injured Person agrees to hold such monies in trust or in a separate identifiable account until the Plan's subrogation and reimbursement rights are fully determined and that the Plan has an equitable lien over such monies to the full extent of the Plan's Medical Expenses and/or the Injured Person agrees to serve as constructive trustee over the monies to the extent of the Plan's Medical Expenses. In the event that such monies are not so held, the funds are recoverable even if they have been comingled with other assets, without the need to trace the source of the funds. Any party who distributes funds without regard to the Plan's rights of subrogation or reimbursement will be personally liable to the Plan for the amounts so distributed.

If this Plan is subject to ERISA and reasonable collections costs have been incurred by the Injured Person for the benefit of the Plan, under special circumstances, the Injured Person may request and the Plan may agree to reduce the amount of reimbursement to the Plan by an amount for reasonable and necessary attorney's fees *and costs* incurred by the Injured Person on behalf of and for the benefit of the Plan, but only if such amount is agreed to in writing by the Plan prior to settlement or recovery. Otherwise, the Plan has the right to reimbursement from any third party settlement or lawsuit on a first dollar basis, regardless of whether the Injured Person has been made whole for their injuries. To the extent that an Injured Person recovers funds from any source that in any manner relate to the injury or illness giving rise to the Plan's right of reimbursement or subrogation, the funds are considered a plan asset, and the Injured Party is a fiduciary of the plan with respect to the amounts recovered.

To the extent the provisions of this Subrogation and Reimbursement section are deemed governed by ERISA, implementation of this section shall be deemed a part of claims administration under the Plan and the Plan shall therefore have discretion to interpret its terms.

XIII. Definitions

Allowance	The maximum amount payable by the Plan for certain Covered Services.
Allowed Amount	The level of benefits which are payable by KFHPWAO. Expenses are considered an Allowed Amount if the charges are consistent with those normally charged to others by the provider or organization for the same services or supplies; and the charges are within the general range of charges made by other providers in the same geographical area for the same services or supplies. Members shall be required to pay any difference between the Community Provider's charge for services and the Allowed Amount.
Community Provider	Physicians licensed under 18.71 or 18.57 RCW, registered nurses licensed under 18.79 RCW, midwives licensed under 18.79 RCW, naturopaths licensed under 18.36A RCW, acupuncturists licensed under 18.06 RCW, podiatrists licensed under 18.22 RCW or, in the case of non-Washington State providers or out-of country providers, those providers meeting equivalent licensing and certification requirements established in the territories where the provider's practice is located. For purposes of the Plan, Community Providers do not include individuals employed by or under contract with KFHPWAO's Network or who provide a service or treat Members outside the scope of their licenses.
Convalescent Care	Care furnished for the purpose of meeting non-medically necessary personal needs which could be provided by persons without professional skills or training, such as assistance in walking, dressing, bathing, eating, preparation of special diets, and taking medication.
Copayment	The specific dollar amount a Member is required to pay at the time of service for certain Covered Services.
Cost Share	The portion of the cost of Covered Services for which the Member is liable. Cost Share includes Copayments, coinsurances and Deductibles.

Covered Services	The services for which a Member is entitled to coverage in the Plan.
Creditable Coverage	Coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of standard Medicare prescription drug coverage, as demonstrated through the use of generally accepted actuarial principles and in accordance with CMS actuarial guidelines. In general, the actuarial determination measures whether the expected amount of paid claims under KFHPWAO's prescription drug coverage is at least as much as the expected amount of paid claims under the standard Medicare prescription drug benefit.
Deductible	A specific amount a Member is required to pay for certain Covered Services before benefits are payable.
Dependent	Any member of an employee's family who meets all applicable eligibility requirements, is enrolled hereunder.
Emergency	The emergent and acute onset of a symptom or symptoms, including severe pain, that would lead a prudent lay person acting reasonably to believe that a health condition exists that requires immediate medical attention, if failure to provide medical attention would result in serious impairment to bodily function or serious dysfunction of a bodily organ or part, or would place the Member's health, or if the Member is pregnant, the health of her unborn child, in serious jeopardy, or any other situations which would be considered an emergency under applicable federal law.
Essential Health Benefits	Benefits set forth under the Patient Protection and Affordable Care Act of 2010, including the categories of ambulatory patient services, Emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management and pediatric services, including oral and vision care.
Family Unit	An employee and all his/her Dependents.
Hospital Care	Those Medically Necessary services generally provided by acute general hospitals for admitted patients.
KFHPWAO-designated Specialist	A specialist specifically identified by KFHPWAO.
Medical Condition	A disease, illness or injury.
Medically Necessary	Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made. Appropriate and clinically necessary services, as determined by KFHPWAO's medical director according to generally accepted principles of good medical practice, which are rendered to a Member for the diagnosis, care or treatment of a Medical Condition and which meet the standards set forth below. In order to be Medically Necessary, services and supplies must meet the following requirements: (a) are not solely for the convenience of the Member, his/her family or the provider of the services or supplies; (b) are the most appropriate level of service or supply which can be safely provided to the Member; (c) are for the diagnosis or treatment of an actual or existing Medical Condition unless being provided under KFHPWAO's schedule for preventive services; (d) are not for recreational, life-enhancing, relaxation or palliative therapy, except for treatment of terminal conditions; (e) are appropriate and consistent with the diagnosis and which,

	in accordance with accepted medical standards in the State of Washington, could not have been omitted without adversely affecting the Member's condition or the quality of health services rendered; (f) as to inpatient care, could not have been provided in a provider's office, the outpatient department of a hospital or a non-residential facility without affecting the Member's condition or quality of health services rendered; (g) are not primarily for research and data accumulation; and (h) are not experimental or investigational. The length and type of the treatment program and the frequency and modality of visits covered shall be determined by KFHPWAO's medical director. In addition to being medically necessary, to be covered, services and supplies must be otherwise included as a Covered Service and not excluded from coverage.
Medicare	The federal health insurance program for people who are age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).
Member	Any enrolled employee or Dependent.
Network Facility	A facility (hospital, medical center or health care center) owned or operated by Kaiser Foundation Health Plan of Washington or otherwise designated by KFHPWAO's Network.
Network Personal Physician	A provider who is employed by Kaiser Foundation Health Plan of Washington or Washington Permanente Medical Group, P.C., or contracted with KFHPWAO's Network to provide primary care services to Members and is selected by each Member to provide or arrange for the provision of all non-Emergency Covered Services, except for services set forth in the Plan which a Member can access without Preauthorization. Network Personal Physicians must be capable of and licensed to provide the majority of primary health care services required by each Member.
Network Provider	The medical staff, clinic associate staff and allied health professionals employed by Kaiser Foundation Health Plan of Washington or Washington Permanente Medical Group, P.C., and any other health care professional or provider with whom the Network has contracted to provide health care services to Members, including, but not limited to, physicians, podiatrists, nurses, physician assistants, social workers, optometrists, psychologists, physical therapists and other professionals engaged in the delivery of health care services who are licensed or certified to practice in accordance with Title 18 Revised Code of Washington. The participating provider for this Plan is KFHPWAO.
Out-of-pocket Expenses	Those Cost Shares paid by the employee or Member for Covered Services which are applied to the Out-of-pocket Limit.
Out-of-pocket Limit	The maximum amount of Out-of-pocket Expenses incurred and paid during the calendar year for Covered Services received by the employee and his/her Dependents within the same calendar year. The Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in the Benefits Details section.
Plan	The Recreational Equipment, Inc. Group Health Plan.
Plan Administrator	Recreational Equipment, Inc.
Plan Coinsurance	The percentage amount the Member is required to pay for Covered Services received.
Preauthorization	An approval by KFHPWAO that entitles a Member to receive Covered Services from a specified health care provider. Services shall not exceed the limits of the

	Preauthorization and are subject to all terms and conditions of the Plan. Members who have a complex or serious medical or psychiatric condition may receive a standing Preauthorization for specialty care provider services.
Residential Treatment	A term used to define facility-based treatment, which includes 24 hours per day, 7 days per week rehabilitation. Residential Treatment services are provided in a facility specifically licensed in the state where it practices as a residential treatment center. Residential treatment centers provide active treatment of patients in a controlled environment requiring at least weekly physician visits and offering treatment by a multi-disciplinary team of licensed professionals.
Service Area	Washington counties of Benton, Columbia, Franklin, Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman and Yakima; Idaho counties of Kootenai and Latah.
Summary Plan Description	The Summary Plan Description (SPD) is a statement of benefits, exclusions and other provisions of the Plan.
Urgent Condition	The sudden, unexpected onset of a Medical Condition that is of sufficient severity to require medical treatment within 24 hours of its onset.

XIV. Plan Administration and Legal Rights

About your SPD

The information contained in this booklet, together with your certificates of coverage, certificates of insurance, open enrollment materials, and other explanatory materials constitutes your SPD for purposes of the Employee Retirement Income Security Act of 1974 (see “Your rights under the Employee Retirement Income Security Act of 1974”). The summary plan description provides highlights of the health benefit plan, (the “Plan”), established pursuant to ERISA by Recreational Equipment, Inc. —the employer and plan sponsor. The SPD does not create a contract of employment.

Amendment or termination of plan

Recreational Equipment, Inc., the Plan sponsor, reserves the right to change, suspend or discontinue the Plan in whole or in part at any time, and doesn’t promise to continue any specific level of benefits during or after employment, including during retirement.

Authority of plan administrator

Recreational Equipment, Inc. is the plan administrator of the Plan. Recreational Equipment, Inc., as plan administrator, has the sole discretionary authority to interpret the Plan and determine eligibility with respect to non-insured benefits, determine the amount of non-insured benefits payable under the Plan, make any related findings of fact, and resolve any ambiguities that may exist between the SPD and the plan documents. All such decisions by the plan administrator will be final and binding on participants and beneficiaries to the fullest extent permitted by law.

Rights of recovery

Benefits under the medical plan are available to cover services or supplies necessary due to illness or injury for which a third party is liable because of negligent or wrongful acts or omissions, subject to the exclusions, limitations and conditions of the plans, including rights related to reimbursement and subrogation.

Reimbursement

If you receive payment as compensation for any condition or injury caused by a third party, the plan has the right to seek reimbursement for any benefits the plan may have paid or provided for that condition or injury. In some cases, the plan may reserve the right to recover the actual amount of reimbursement received; in others, the reasonable value of the reimbursement. (Check with the individual claim administrators for details.)

Your rights under the Employee Retirement Income Security Act of 1974

As a participant in the Recreational Equipment, Inc. Group Health Plan, you have certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (ERISA). Short-term disability benefits are not protected under ERISA. ERISA provides that all plan participants are entitled to the following rights:

- Examine, without charge, at the plan administrator’s office, and at other specified locations all documents governing the plan including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration
- Obtain, upon written request to the plan administrator, copies of documents governing the plan operation, including insurance contracts, collective bargaining agreements, and copies of the latest annual report and an updated SPD. The plan administrator can charge you a reasonable fee for the copies
- Receive a summary of the plan’s annual financial report. The plan administrator is required by law to provide a copy of this summary annual report to each plan participant
- Continue group health care coverage for yourself and/or your qualified beneficiaries if there is a loss of coverage under the plan as a result of a qualifying event. You or your qualified beneficiaries will have to pay for this coverage. For more details, see the COBRA information

In addition to creating rights for plan participants, ERISA imposes duties on the people who are responsible for the operation of the staff benefit plan. These people, called “fiduciaries” of the plan, have a duty to operate your plan prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right (within certain time schedules) to:

- Know why this was done
- Obtain copies of documents relating to the decision, without charge
- Appeal any denial.

Under ERISA, there are steps you can take to enforce these rights. For instance, if you request, in writing, a copy of plan documents or the latest annual report from the plan and do not receive your copies within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent due to reasons beyond the administrator's control. You may file suit in a state or federal court if you have a claim for benefits that is denied or ignored, in whole or in part, after you have exhausted the applicable appeal procedures. You may file suit in a federal court if you disagree with the plan's decision (or lack thereof) about whether a domestic relations order or a medical child support order is qualified.

You may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court if plan fiduciaries misuse the plan's money, or you are discriminated against for asserting your rights.

The court will decide who should pay court costs and legal fees. If you're successful, the court may order the entity you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim is frivolous).

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

Notice of privacy practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Review it carefully.

The Recreational Equipment, Inc. Group Health Plan (the "Plan") is an employee benefits plan that provides welfare (non-pension) benefits to eligible staff members and their spouses, life partners and dependents. The Plan is a "group health plan" as defined by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). As such, it is a "covered entity" as defined by HIPAA, subject to the requirements of HIPAA with respect to the use and disclosure of your medical information.

Recreational Equipment, Inc. is the "plan sponsor" of the Plan. The Plan is required by law to protect the privacy of your personal information and provide you with this Notice which explains its responsibilities and privacy practices regarding your personal information. The Plan is also required to abide by the terms of this Notice. This Notice is designed to inform you of the Plan's privacy practices in accordance with HIPAA.

In this Notice, the term "personal information" refers to any medical or financial information that can reasonably be used to identify you and relates to your physical or mental health or condition, the provision of health care to you, or the payment for that care. Personal information may include your name, Social Security number, address, telephone number, employment, medical history, health records, claims information, or credit card number.

Use and disclosure of your personal information

The following summarizes the circumstances under which and purposes for which the Plan may use or disclose your personal information:

- **For treatment.** The Plan may use or disclose your personal information for the provision, coordination or management of health care or related services. For example, if you receive your medical care at KFHPWAO, information you submit through your Health Profile may be included in your KFHPWAO medical record.
- **For payment.** The Plan may use or disclose your personal information for payment purposes. Payment includes activities undertaken by the Plan to obtain premiums, to determine and fulfill its responsibilities for coverage and the provision of benefits under the Plan, or to obtain or provide reimbursement for the provision of health care. For example, payment may include determining benefit eligibility and coordinating benefits with other health plans, reviewing services for medical necessity, paying a claim, performing utilization review, obtaining premiums, subrogating a claim, and collection activities.
- **For health care operations.** The Plan may use or disclose your personal information to carry out its own health care operations, including general administration of the plan. For example, the Plan may use your personal information to review and improve the care you receive, to provide disease and case management, for health plan underwriting, to administer and review a health plan, to conduct medical reviews, and to provide customer service. Health care operations may also include determining coverage policies, business planning, arranging for legal and auditing services, obtaining accreditations and licenses, referrals to a disease management program, suggesting treatment alternatives, projecting future benefit costs or auditing the accuracy of its claims processing functions.
- **To business associates.** The Plan may disclose your personal information to the Plan's business associates. Business associates are persons who, on behalf of the Plan, perform or assist in the performance of a function or activity involving the use or disclosure of personal information described in this Notice. For example, the Plan may contract with a Business Associate to provide the Plan with legal, actuarial, accounting, consulting, data aggregation, management, administrative, accreditation or financial services. The Plan's business associates must agree in writing to safeguard the confidentiality of your personal information.
- **In legal proceedings.** The Plan may disclose your personal information in response to a court order and in certain cases, in response to a subpoena, discovery request, or other lawful process. Also for law enforcement purposes when required by federal state or local law enforcement.
- **For law enforcement.** The Plan may disclose your personal information to law enforcement officials in limited circumstances for law enforcement purposes. For example, disclosures may be made to identify or locate a suspect, witness, or missing person; to report a crime; or to provide information concerning victims of crimes.
- **As required by law.** The Plan may use or disclose your personal information when it is required to do so by law.
- **For treatment alternatives or distribution of health-related benefits & services.** The Plan may use or disclose your personal information to remind you about preventive health services or to let you know about treatment alternatives, providers, settings of care, or health and wellness products or services that are available for you as a health plan participant.
- **Disclosures to the Plan Sponsor.** The Plan may disclose your health information to Recreational Equipment, Inc., the Plan Sponsor of the Plan, to carry out plan administration functions performed by the Plan Sponsor on behalf of the Plan. The plan documents have been amended in accordance with federal law to permit this use and disclosure.

The Plan may also disclose "summary health information", if requested by the Plan Sponsor for the purpose of (1) obtaining premium bids from health plans for providing health insurance coverage under the Plan; or (2) modifying, amending or terminating the Plan. Summary health information is information (which may be personal information) from which personal identifiers (except zip code) have been removed, and which summarizes claims history, claims expense or types of claims experienced by individuals for whom the Plan sponsor has provided health benefits under the Plan.

The Plan may also disclose to the Plan Sponsor whether an individual is participating in the Plan.

The Plan **will not** disclose your personal information to the Plan Sponsor for purposes of employment-related decisions or actions, or in connection with any other benefit plan of the Plan Sponsor.

- **To conduct health oversight activities.** The Plan must agree to oversight reviews by federal and state agencies. These agencies may, by law conduct audits, perform inspections and investigations, license health care providers, health plans and health care facilities, and enforce federal and state regulations
- **With an authorized public health authority or their agent** in the event of a serious threat to the health and safety of the public.
- **For specified government functions.** With government benefit programs, like **Medicare** and **Medicaid**, the Plan may use or disclose your personal information in order to review your eligibility and enrollment in these programs. With **armed forces personnel**, the Plan may use or disclose your personal information for military activities and to authorized **federal officials** for national security activities and intelligence purposes.
- **For workers' compensation.** The Plan may use or disclose your personal information to the workers' compensation program which provides benefits to you if you have a work-related injury or illness.
- **For research.** The Plan may use or disclose your personal information for the Plan's or another organization's research purposes provided that certain steps are taken to protect your privacy.
- **To "de-identify" information.** The Plan may use or disclose your personal information in order to de-identify it by removing information that could be used to identify you.
- **In case of threat to health or safety.** The Plan may use or disclose your personal information in order to avoid a serious threat to the health or safety of yourself and others.

Other uses of your medical information

Except in the situations described above, the Plan will use and share your personal information only with your written permission or authorization.

Changes to privacy practices

You have rights regarding personal information that the Plan maintains about you. You may get more information about exercising any of these rights by calling the Employee Service Center, 1-800-999-4734 ext. 4747 or hrhr@rei.com.

- **Request restrictions:** You may request that the Plan limit the way it uses or shares your personal information outside of the Plan.
- **Confidential communication:** You may ask that the Plan contact you at a different address or phone number. The Plan will usually be able to accommodate your request. Please make your request in writing.
- **Inspect and copy:** You may request a copy of your personal information maintained by or for the Plan in a designated record set. The Plan may maintain the following records in a designated record set: enrollment, payment, claims adjudication, care management and other records that are used by the Plan, in whole or in part, to make decisions about you. Such requests must be made in writing. The Plan may charge a reasonable fee for the cost of producing and mailing the copies. In certain situations the Plan may deny your request and tell you why your request has been denied. You have the right to ask for a review of the Plan's denial.
- **Amendments:** You may ask the Plan to correct or amend your personal information maintained by the Plan. Your request for a change to your personal information must be in writing and give a reason for your request. The Plan may deny your request, but you may respond by filing a written statement of disagreement and ask that the statement be included with health plan information.
- **Accounting of disclosures:** You may seek an accounting of certain disclosures by asking for a list of the times the Plan has shared your personal information. Your request must be in writing and give the specific information the Plan needs in order to respond to your request.
- **Notice of privacy practices:** The Plan must send a Notice of privacy practices that describes the use and disclosures of personal information by the health plan to the subscriber. You may ask general questions about this Notice by calling the Employee Service Center, 1-800-999-4734 ext. 4747 or hrhr@rei.com.

Questions and complaints

If you have questions about this Notice or want to file a complaint about the Plan's privacy practices, including the process for breach notification, or if you want more information on how to file a written complaint, call the

Employee Service Center, 1-800-999-4734 ext. 4747 or hrhr@rei.com. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. The Plan will not retaliate against you if you file a complaint about its privacy practices with the Plan or with the Department of Health and Human Services.

Changes to privacy practices

The Plan may change the terms of this Notice at any time. Any such changes will be effective for all personal information maintained by the Plan. If the Plan changes any of the privacy practices described in this Notice, the Plan will post the revised notice on www.foryourbenefit-REI.com. The Plan may also give you additional information about its privacy practices in other notices it provides. This Notice is effective as of January 1, 2018.

Foreign language assistance

Contact the appropriate claim administrator or the plan administrator if you would like translation services to understand your benefits.

Notice On The Women's Health And Cancer Rights Act Of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998. For individuals receiving mastectomy-related benefits, coverage will be provided by in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of all stages of mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided by the Plan. If you would like more information on these benefits or your rights under this federal law, please contact the Plan Administrator at the Employee Service Center, 1-800-999-4734 ext. 4747 or hrhr@rei.com.

Notice Of Rights Under The Newborns' And Mothers' Health Protection Act Of 1996

Under federal law, group health plans and benefits such as the Plan's health benefits generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, group health plans may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier. Also, under federal law, plans may not set the level of benefits or out-of-pocket costs so that any later portion of the 48 hour (or 96 hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a plan may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, you may under federal law be required to obtain preauthorization before going into a hospital for these services or any other type of services under group health plan coverage.

XV. Plan Identification Data

Plan name:	The Recreational Equipment, Inc Group Health Plan
Employers:	Recreational Equipment, Inc 6750 South 228 th Street Kent, WA 98032
Plan number:	0616700/6909400
Type of plan:	Self funded health benefits plan
Plan year:	January 1, 2018 - December 31, 2018
Plan Sponsor:	Recreational Equipment, Inc 6750 South 228 th Street Kent, WA 98032 (253) 395-3780
Plan Administrator:	Recreational Equipment, Inc 6750 South 228 th Street Kent, WA 98032 (253) 395-3780
Employer identification number (EIN):	91-0656890
Agent for legal process:	Benefits Committee of the REI Benefit Plan c/o Recreational Equipment, Inc. PO Box 1038 Sumner, WA 98390 (253) 395-3780
Source of contributions and funding:	The Plan is funded by contributions made by the Plan participants and REI. The amount of contributions to be made by Plan participants is determined by REI. The amount of these contributions may be changed from time to time, and the amount of contributions made by one or more Plan participants need not be identical to the amount of contributions made by other participants.
Type of administration:	Administered by plan sponsor in accordance with SPD, group insurance contracts, and plan documents

Benefit and Claims Administrators

Benefit	Administrator
Health Benefits (including pharmacy and optical coverage)	Kaiser Foundation Health Plan of Washington Options, Inc. P.O. Box 34585 Seattle, WA 98124-1585 206-630-4636 or 1-888-901-4636 www.kp.org/wa