

Classified & Management 2021-22 Medical/Rx Plans	Kaiser Medical Plan 1		Moda Medical Plan 1		
Plan Year: October 1 - September 30 Plan Year Costs - Deductibles and copayments apply to the annual out-of-pocket maximum.	In-Network Member Pays	Out-of-Network Member Pays	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays
Deductible per person	None	NA	\$400	\$500	\$800
Maximum deductible per family	None	NA	\$1,500	\$1,500	\$2,400
Out-of-pocket (OOP) maximum per person ³	\$1,500	NA	\$2,850	\$3,250	\$6,000
Out-of-pocket (OOP) maximum per family ³	\$3,000	NA	\$9,750	\$9,750	\$18,000
Maximum cost share per person	NA	NA	\$7,900	\$7,900	NA
Maximum cost share per family	NA	NA	\$15,800	\$15,800	NA
Preventive Care Services					
Wellness visit	\$0	NA	\$0 ¹	\$0 ¹	Not covered
Routine adult, well-child and women's exams; annual obesity screening & immunizations. See Plan Handbook for add'l Preventive Care Services.	\$0	Not Covered	\$0 ¹	\$0 ¹	50%
Primary Care, Specialist, and Urgent Care					
Primary care office visits	\$20	Not Covered	\$20 ^{1,6}	20%	50%
Primary care office visits with a provider other than your chosen PCP 360 (Moda Plans only)	NA	NA	\$40 ¹	NA	50%
Incentive care office visits for asthma, heart conditions, cholesterol, high blood pressure, diabetes (Moda Plans Only)	NA	NA	\$15 ^{1,10}	20%	Not covered
Virtual care (Kaiser Plans) / CirrusMD telehealth (Moda Plans)	\$0	Not Covered	\$0 ^{1,9}	\$0 ^{1,9}	Not covered
Specialist office visits	\$30	Not Covered	\$40 ¹	20%	50%
Urgent care	\$35	See Plan Handbook	\$40 ¹	20%	20%
Mental Health Services					
Mental health office visits	\$20	Not Covered	\$20 ¹	\$20 ¹	50%
Mental health inpatient and residential services	\$100 per day, up to \$500 per admission	Not Covered	20%	20%	50%
Chemical dependency services (inpatient, outpatient or residential)	\$0	Not Covered	\$20 ¹	\$20 ¹	50%
Outpatient Services					
Outpatient surgery/facility care	\$75	Not Covered	20%	20%	50%
Outpatient rehabilitation (physical, occupational & speech therapy)	\$30 per visit	Not Covered	20%	20%	50%
Tests (Outpatient)					
Preventive tests	\$0	Not Covered	\$0 ¹	\$0 ¹	50%
Laboratory	\$20 per visit	Not Covered	20%	20%	50%
X-ray, imaging, and special diagnostic procedures	\$20 per visit	Not Covered	20%	20%	50%
CT, MRI, PET scans	\$20 per visit	Not Covered	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 50%
Alternative Care Services⁸					
Acupuncture, chiropractic & naturopathic services	\$20 per service	Not Covered	\$20 ¹	20%	50%
Maternity Care					
Outpatient maternity care	\$0	Not Covered	20%	20%	50%
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	\$100 per day, up to \$500 per admission	Not Covered	20%	20%	50%
Hospital Services					
Inpatient care/surgery	\$100 per day, up to \$500 per admission	See Plan Handbook	20%	20%	50%
Skilled nursing facility care (Kaiser Plans: 100 days per plan year, Moda Plans: 60 days per plan year)	\$0	NA	20%	20%	50%
Additional Cost Tier (Applies to Moda Plans Only)					
Specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	NA	NA	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 50%
Spine surgery, knee & hip replacement ⁴ , knee & shoulder arthroscopy, uncomplicated hernia repair	NA	NA	\$500 copay + 20%	\$500 copay + 20%	\$500 copay + 50%

**Classified & Management
2021-22 Medical/Rx Plans**

	Kaiser Medical Plan 1		Moda Medical Plan 1		
Plan Year: October 1 - September 30 Plan Year Costs - Deductibles and copayments apply to the annual out-of-pocket maximum.	In-Network Member Pays	Out-of-Network Member Pays	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays
Emergency Services					
Emergency room (copay waived if admitted)	\$100 per visit (waived if admitted)		\$100 copay + 20%		
Ambulance	\$75		20%		
Other Covered Services					
Hearing aids: \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10%	Not Covered	10%	10%	50%
Durable medical equipment (DME)	20%	Not Covered	20%	20%	50%
Bariatric surgery	\$500 + Inpatient Care costs	Not Covered	\$500 + 20%	\$500 + 20%	Not covered
Pharmacy Services					
Out-of-pocket (OOP) maximum	\$1100 Rx max also applies to Medical OOP Max		Rx applies toward Max Cost Share		
Retail					
Value	NA	NA	\$4 per 31-day supply	See Plan Handbook	
Generic (Kaiser Plans) Select Generic (Moda Plans)	\$5 per 30-day supply	See Plan Handbook	\$12 per 31-day supply	See Plan Handbook	
Preferred Brand	\$25 per 30-day supply	See Plan Handbook	25% up to \$75 per 31-day supply	See Plan Handbook	
Non-Preferred Brand ⁵	\$45 per 30-day supply if criteria met	See Plan Handbook	50% up to \$175 per 31-day supply	See Plan Handbook	
Mail					
Value	NA	NA	\$8 per 90-day supply	See Plan Handbook	
Generic (Kaiser Plans) Select Generic (Moda Plans)	\$10 per 90-day supply	See Plan Handbook	\$24 per 90-day supply	See Plan Handbook	
Preferred Brand	\$50 per 90-day supply	See Plan Handbook	25% up to \$150 per 90-day supply	See Plan Handbook	
Non-Preferred Brand ⁵	\$90 per 90-day supply if criteria met	See Plan Handbook	50% up to \$450 per 90-day supply	See Plan Handbook	
Specialty					
Generic (Moda Plans)	NA	NA	\$12 per 31-day supply or \$36 per 90-day supply when allowed	See Plan Handbook	
Select Generic (Kaiser Plans) Preferred Brand (Moda Plans)	25% up to \$100 per 30-day supply	See Plan Handbook	25% up to \$200 per 31-day supply or \$400 per 90-day supply when allowed	See Plan Handbook	
Non-Preferred Brand ⁵	25% up to \$100 per 30-day supply	See Plan Handbook	50% up to \$500 per 31-day supply or \$1000 for 90-day supply when allowed	See Plan Handbook	

Classified & Management 2021-22 Medical/Rx Plans	Moda Medical Plan 2			Moda Medical Plan 6 w/ Optional H.S.A.		
Plan Year: October 1 - September 30 Plan Year Costs - Deductibles and copayments apply to the annual out-of-pocket maximum.	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays
Deductible per person	\$800	\$900	\$1600	\$1,600 ²	\$1,700 ²	\$3,200 ²
Maximum deductible per family	\$2,700	\$2,700	\$4,800	\$3,400 ²	\$3,400 ²	\$6,400 ²
Out-of-pocket (OOP) maximum per person ³	\$3,850	\$4,250	\$8,000	\$6,400 ²	\$6,750 ²	\$13,100 ²
Out-of-pocket (OOP) maximum per family ³	\$12,750	\$12,750	\$24,000	\$13,500 ²	\$13,500 ²	\$26,200 ²
Maximum cost share per person	\$7,900	\$7,900	NA	NA	NA	NA
Maximum cost share per family	\$15,800	\$15,800	NA	NA	NA	NA
Preventive Care Services						
Wellness visit	\$0 ¹	\$0 ¹	Not covered	\$0 ¹	\$0 ¹	Not covered
Routine adult, well-child and women's exams; annual obesity screening & immunizations. See Plan Handbook for add'l Preventive Care Services.	\$0 ¹	\$0 ¹	50%	\$0 ¹	\$0 ¹	50%
Primary Care, Specialist, and Urgent Care						
Primary care office visits	\$20 ^{1,6}	20%	50%	15%	20%	50%
Primary care office visits with a provider other than your chosen PCP 360 (Moda Plans only)	\$40 ¹	NA	50%	15%	NA	50%
Incentive care office visits for asthma, heart conditions, cholesterol, high blood pressure, diabetes (Moda Plans Only)	\$15 ^{1,10}	20%	Not covered	15% ¹⁰	20%	Not covered
Virtual care (Kaiser Plans) / CirrusMD telehealth (Moda Plans)	\$0 ^{1,9}	\$0 ^{1,9}	Not covered	\$0 ^{1,9}	\$0 ^{1,9}	Not covered
Specialist office visits	\$40 ¹	20%	50%	15%	20%	50%
Urgent care	\$40 ¹	20%	20%	15%	20%	See Plan Handbook
Mental Health Services						
Mental health office visits	\$20 ¹	\$20 ¹	50%	15%	20%	50%
Mental health inpatient and residential services	20%	20%	50%	20%	25%	50%
Chemical dependency services (inpatient, outpatient or residential)	\$20 ¹	\$20 ¹	50%	15%	20%	50%
Outpatient Services						
Outpatient surgery/facility care	20%	20%	50%	20%	25%	50%
Outpatient rehabilitation (physical, occupational & speech therapy)	20%	20%	50%	20%	25%	50%
Tests (Outpatient)						
Preventive tests	\$0 ¹	\$0 ¹	50%	\$0 ¹	\$0 ¹	50%
Laboratory	20%	20%	50%	20%	25%	50%
X-ray, imaging, and special diagnostic procedures	20%	20%	50%	20%	25%	50%
CT, MRI, PET scans	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 50%	20%	25%	50%
Alternative Care Services⁸						
Acupuncture, chiropractic & naturopathic services	\$20 ¹	20%	50%	20%	25%	50%
Maternity Care						
Outpatient maternity care	20%	20%	50%	20%	25%	50%
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	20%	20%	50%	20%	25%	50%
Hospital Services						
Inpatient care/surgery	20%	20%	50%	20%	25%	50%
Skilled nursing facility care (Kaiser Plans: 100 days per plan year, Moda Plans: 60 days per plan year)	20%	20%	50%	20%	25%	50%
Additional Cost Tier (Applies to Moda Plans Only)						
Specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 50%	20%	25%	50%
Spine surgery, knee & hip replacement ⁴ , knee & shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20%	\$500 copay + 20%	\$500 copay + 50%	20%	25%	50%

Classified & Management 2021-22 Medical/Rx Plans	Moda Medical Plan 2			Moda Medical Plan 6 w/ Optional H.S.A.		
	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays	In-Network Coordinated Care ⁶ Member Pays	In-Network Non-Coordinated Care ⁶ Member Pays	Out-of-Network Services Member Pays
Plan Year: October 1 - September 30 Plan Year Costs - Deductibles and copayments apply to the annual out-of-pocket maximum.						
Emergency Services						
Emergency room (copay waived if admitted)		\$100 copay + 20%		20%	25%	See Plan Handbook
Ambulance		20%		20%	25%	See Plan Handbook
Other Covered Services						
Hearing aids: \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10%	10%	50%	20%	25%	50%
Durable medical equipment (DME)	20%	20%	50%	20%	25%	50%
Bariatric surgery	\$500 + 20%	\$500 + 20%	Not covered	\$500 + 20%	\$500 + 25%	Not covered
Pharmacy Services						
Out-of-pocket (OOP) maximum	Rx applies toward Max Cost Share			Rx applies toward OOP Max		
Retail						
Value	\$4 per 31-day supply		See Plan Handbook	\$4 ¹ per 31-day supply		See Plan Handbook
Generic (Kaiser Plans) Select Generic (Moda Plans)	\$12 per 31-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Preferred Brand	25% up to \$75 per 31-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Non-Preferred Brand ⁵	50% up to \$175 per 31-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Mail						
Value	\$8 per 90-day supply		See Plan Handbook	\$8 ¹ per 90-day supply		See Plan Handbook
Generic (Kaiser Plans) Select Generic (Moda Plans)	\$24 per 90-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Preferred Brand	25% up to \$150 per 90-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Non-Preferred Brand ⁵	50% up to \$450 per 90-day supply		See Plan Handbook	20%	25%	See Plan Handbook
Specialty						
Generic (Moda Plans)	\$12 per 31-day supply or \$36 per 90-day supply when allowed		See Plan Handbook	20%	25%	See Plan Handbook
Select Generic (Kaiser Plans) Preferred Brand (Moda Plans)	25% up to \$200 per 31-day supply or \$400 per 90-day supply when allowed		See Plan Handbook	20%	25%	See Plan Handbook
Non-Preferred Brand ⁵	50% up to \$500 per 31-day supply or \$1000 for 90-day supply when allowed		See Plan Handbook	20%	25%	See Plan Handbook

NA - Not applicable

1 Deductible waived.

2 Individual deductible and out-of-pocket maximum apply to single coverage only. Family deductible and out-of-pocket maximum apply when two or more individuals are covered on the plan. This plan also includes an embedded per member out-of-pocket max, which is set at the individual OOP amount. Under this plan, deductible must be met before benefits will be paid (except where 1 indicates deductible waived).

3 For Moda plans, OOP max includes medical copayments and coinsurance. Pharmacy copays and coinsurance and ACT copayments will continue accruing towards Maximum Cost Share.

4 Benefit is subject to a reference price limitation.

5 A formulary exception must be approved for non-preferred brand prescription medication.

6 If enrolled in a Moda medical plan, each covered individual must choose a PCP 360 with Moda for that individual to receive the enhanced "coordinated" benefit shown in the far left column under that plan when using a provider in the Connexus network. If an individual has not chosen a PCP 360 with Moda, they will receive the "non-coordinated" benefit shown in the center column if using a provider in the Connexus network. Any services by a provider outside the Connexus network will be paid at the "out-of-network" level (far right column under that plan) regardless of whether or not the individual has chosen a PCP 360 with Moda.

7 For value tier list please visit <https://my.kp.org/oebb/plans/> at bottom of page.

8 For Kaiser plans, acupuncture care, spinal manipulation and naturopathic substance only accrue towards your \$2000 benefit maximum. For Moda Plans, acupuncture and spinal manipulation services are subject to 12 visits per plan year.

9 For Moda plans, CirrusMD app is covered at no member cost sharing. All other virtual care for primary and urgent care services is covered at a \$10 copay with deductible waived for plans 1-5. Plans 6-7 is a \$10 copay after the deductible has been met.

10 For Moda plans, member must see their chosen PCP 360 or any in-network specialist to receive the copay benefit.

11 For Moda plans, the copay listed is for acupuncture and spinal manipulation services only. Naturopathic substances are covered. See Plan Handbook for details.

This document is for comparison purposes only and is not intended to fully describe the benefits of each plan. The full benefits of each plan are described in the member handbooks. In the case of a conflict between this comparison and the member handbook, the member handbook will prevail.