



Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
2101 East Jefferson Street, Rockville, Maryland 20849

2009 Summary of Benefits  
COMMONWEALTH OF VIRGINIA  
HMO Signature – Mid-Large Groups  
(\$10/\$20)  
(Virginia)

The following is a limited description of benefits offered by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS). Not all services and procedures are covered by your benefits contract. This Summary of Benefits is for comparison purposes only and does not create rights not given through the benefit plan.

PLAN DETAILS	
Copayments	\$10 (PCP) / \$20 (Specialty)
Coinsurance (Plan pays / Member pays)	100% / 0% except as otherwise indicated
Deductible	None
Maximum Annual Copayment	Individual: \$3,500   Family: \$9,400
Lifetime Maximum	No lifetime maximum
BENEFITS	
OUTPATIENT SERVICES	MEMBER PAYS
Preventive Health Office Visit	No charge
Preventive Health Screening Tests	No charge
Office Visit for Illness	
Primary Care Office Visit	\$10 per visit (Copayment waived for children under age 5)
Specialty Care Office Visit	\$20 per visit
Routine pre-natal visit (after confirmation of pregnancy) and first post-natal visit	No charge
Diagnostic Tests and Procedures, X-rays & Laboratory Services	No charge
Specialty Imaging (e.g., CT, MRI, PET scan & Nuclear Medicine)	\$75 per test
Outpatient Surgery (other than in a provider's office)	\$50 per procedure
HOSPITAL SERVICES	
Inpatient hospital care, including inpatient maternity care	\$100 per admission
Inpatient physician services	No charge
CHEMICAL DEPENDENCY AND MENTAL HEALTH SERVICES	
Inpatient hospital care	\$100 per admission
Outpatient services	\$20 per visit
THERAPY & REHABILITATION SERVICES	
Inpatient hospital care	\$100 per admission
Outpatient services	\$20 per visit
INFERTILITY SERVICES	
Office visits	50% of allowable charge
All other covered services for treatment of infertility	50% of allowable charge
URGENT CARE & EMERGENCY SERVICES	
Urgent Care Office Visit	\$10 per visit (PCP) / \$20 per visit (Specialty)
After hours Urgent Care or Urgent Care Center	\$20 per visit
Hospital Emergency Room (waived if admitted as inpatient)	\$75 per visit
Ambulance	No charge
HOSPITAL ALTERNATIVES	
Skilled Nursing Facility (limited to 100 days per contract year)	\$100 per admission
Home Health Care	No charge
Hospice Care	No charge
OTHER SERVICES	
Durable Medical Equipment (DME)	
Basic DME	No charge
Oxygen equipment	No charge for 1 <sup>st</sup> 3 months then 50% of allowable charge thereafter
Prosthetics	
Internal prosthetics	No charge
External prosthetics	No charge

BENEFITS	MEMBER PAYS
Vision	
Office visit for medical conditions of the eye	\$10 per visit (PCP) / \$20 per visit (Specialty)
Routine eye refractions to determine need for vision correction	\$10 per visit with Optometrist \$20 per visit with Ophthalmologist (referral required)
Eyeglass frames and lenses (limited to one pair of glasses per contract year)	Member receives 25% discount off retail price when purchased from Plan Providers
Contact lenses	Member receives 15% discount off retail price on initial pair of contact lenses only, when purchased from Plan Providers
Prescription Drugs	
Covered prescription drugs (up to a 60-day supply) (Up to a 90-day supply for 1.5 copays at Plan and Participating Pharmacy)	<b>Plan Pharmacy –</b> \$10 Generic / \$20 Preferred Brand / \$35 Non-Preferred Brand <b>Participating Network Pharmacy –</b> \$20 Generic / \$40 Preferred Brand / \$55 Non-Preferred Brand <b>Mail Order –</b> \$8 Generic / \$18 Preferred Brand / \$33 Non-Preferred Brand
(Up to a 90-day supply for 1 copays through Mail Order)	

RIDERED BENEFITS	MEMBER PAYS
Complementary Alternative Medicine	
Chiropractic Services (Limited to 20 visits per contract year)	\$20 per visit
Acupuncture Services (Limited to 20 visits per contract year)	\$20 per visit
Dental – administered by Dominion Dental Services USA, Inc.	
Covered dental services	Plan E – Second Level Point-of-Service Plan
Questions about the dental plan can be answered by a DOMINION Member Services representative Monday through Friday from 7:30 a.m. to 6 p.m.	<b>DEDUCTIBLE</b> IN-PLAN: \$25 per Member OUT-OF-PLAN: \$50 per Member
<b>Toll Free Phone:</b> 1-888-518-5338; TTY 1-800-688-4889	<b>ANNUAL MAXIMUM</b> IN-PLAN: \$1,000 per contract year OUT-OF-PLAN: \$500 per contract year
<b>Mailing Address:</b> Dominion Dental Services USA, Inc. 115 S. Union Street, Suite 300 Alexandria, VA 22314	You pay a \$5 copay for in-network office visits with a \$0 copay for preventive care procedures such as: <ul style="list-style-type: none"> <li>• Routine cleanings (once per 6 months)</li> <li>• Oral examinations (once per 6 months)</li> <li>• Bitewing X-rays</li> <li>• Topical fluoride (once per 6 months)</li> </ul>
<b>Web:</b> <a href="http://www.dominiondental.com/kaiserdentists">www.dominiondental.com/kaiserdentists</a>	

OTHER IMPORTANT INFORMATION	
Employee Assistance Program – provided through ValueOptions	
Counseling, education and referral services – access to EAP services is available 24 hours a day, 365 days a year	The Employee Assistance Program (EAP) is a professional, confidential and free program available to help you deal with personal issues and problems impacting your daily living.
ValueOptions <b>Phone:</b> 1-866-517-7042 <b>Web:</b> <a href="http://www.achievesolutions.net/kaiser">www.achievesolutions.net/kaiser</a>	

This Benefit and Service Summary does not fully describe the exclusions and limitations associated with your Kaiser Permanent coverage. For a full list of the general and benefit specific exclusions under your coverage, please refer to your KFHP-MAS Evidence of Coverage (EOC). Your EOC provides you with information on what services and supplies will not be covered, regardless of whether the service is medically necessary.

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**Form Numbers:** VALG-ALL-SEC1(1/09); VALG-ALL-SEC2(1/09); VALG-ALL-SEC3 (1/09); VALG-ALL-SEC4(1/09); VALG-ALL-SEC5(2008); VALG-ALL-SEC6(1/09); VALG-ALL-SEC7(1/09); VALG-ALL-APPX-DEF(1/09); VALG-HMO-COST(1/09); and any amendments or riders attached thereto.