

2021 SEBB medical benefits comparison

The chart below briefly compares the medical deductibles and per-visit out-of-pocket costs of some in-network benefits for SEBB medical plans. Copays and coinsurances may apply; some copays and coinsurance do not apply until after you have paid your annual deductibles. Call the plans directly for more information on specific benefits, including preauthorization requirements and exclusions. If anything in these charts conflicts with the plan's certificate of coverage (COC), the COC takes precedence and prevails.

Annual costs (what you pay)					Medical deductible	Medical out-of-pocket limit (see sep-	Prescription drug deductible	Prescription drug out-of-pocket limit			
	Subscriber	Subscriber & spouse ¹	Subscriber & children²	Subscriber, spouse ¹ , & children ²	(applies to medical out- of-pocket limit)	arate prescription drug out-of-pocket limit for some plans)					
Kaiser Foundation Health Plan of the No	Caiser Foundation Health Plan of the Northwest ³										
Kaiser Permanente NW 1	\$39	\$78	\$68	\$117	\$1,250/person \$2,500/family	\$4,000/person \$8,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente NW 2	\$52	\$104	\$91	\$156	\$750/person \$1,500/family	\$3,500/person \$7,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente NW 3	\$119	\$238	\$208	\$357	\$125/person \$250/family	\$2,000/person \$4,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Foundation Health Plan of Washi	ngton										
Kaiser Permanente WA Core 1	\$16	\$32	\$28	\$48	\$1,250/person \$3,750/family	\$4,000/person \$8,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente WA Core 2	\$21	\$42	\$37	\$63	\$750/person \$2,250/family	\$3,000/person \$6,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente WA Core 3	\$91	\$182	\$159	\$273	\$250/person \$750/family	\$2,000/person \$4,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente WA SoundChoice	\$51	\$102	\$89	\$153	\$125/person \$375/family	\$2,000/person \$4,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Foundation Health Plan of Washi	ngton Options	s, Inc.									
Kaiser Permanente WA Options Access PPO 1	\$66	\$132	\$116	\$198	\$1,250/person \$3,750/family	\$4,500/person \$9,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente WA Options Access PPO 2	\$97	\$194	\$170	\$291	\$750/person \$2,250/family	\$3,500/person \$7,000/family	None	Applies to medical out-of-pocket limit			
Kaiser Permanente WA Options Access PPO 3	\$146	\$292	\$256	\$438	\$250/person \$750/family	\$2,500/person \$5,000/family	None	Applies to medical out-of-pocket limit			
Premera Blue Cross											
Premera High PPO	\$76	\$152	\$133	\$228	\$750/person \$1,875/family	\$3,500/person \$7,000/family	\$125/person \$312/family ⁴	Applies to medical out-of-pocket limit			
Premera Peak Care EPO	\$37	\$74	\$65	\$111	\$750/person \$1,875/family	\$3,500/person \$7,000/family	\$125/person \$312/family ⁴	Applies to medical out-of-pocket limit			
Premera Standard PPO	\$28	\$56	\$49	\$84	\$1,250/person \$3,125/family	\$5,000/person \$10,000/family	\$250/person \$750/family ⁴	Applies to medical out-of-pocket limit			
Uniform Medical Plan (administered by F	Regence Blues	Shield)									
UMP Achieve 1	\$33	\$66	\$58	\$99	\$750/person \$2,250/family	\$3,500/person \$7,000/family	Tier 2 and specialty except covered insulins; \$100 person \$300/family (applies to prescription out-of-pocket limit)	\$2,000/person \$4,000/family			
UMP Achieve 2	\$98	\$196	\$172	\$294	\$250/person \$750/family	\$2,000/person \$4,000/family	Tier 2 and specialty except covered insulins; \$250/person \$750/family (applies to prescription out-of-pocket limit)	\$2,000/person \$4,000/family			
UMP High Deductible	\$25	\$50	\$44	\$75	\$1,400/person \$2,800/family ⁵	\$4,200/person \$8,400/family ⁶	Combined (medical and prescription) deductible	Combined (medical and prescription) out-of-pocket limit			
UMP Plus (both PSHVN and UW Medicine ACN)	\$68	\$136	\$119	\$204	\$125 person \$375/family	\$2,000/person \$4,000/family	None	\$2,000/person \$4,000/family			

¹ Or state-registered domestic partner

² You pay the monthly medical premium shown regardless of how many children you enroll

³ Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

⁴ Waived for preferred generic prescription drugs

⁵ Combined medical and prescription drug deductible

⁶ Out-of-pocket expenses for a single family member are not to exceed \$7,000

Benefits (what you pay)	Ambulance (air or ground) per trip	Diagnostic tests, laboratory, and x-rays	Durable medical equipment, supplies, and prosthetics	Emergency room (copay waived if admitted)	Routine annual hearing exam	Hearing hardware (deductible waived)	Home health	Therapy: Physical, occupational, speech, and neurodevelopmental (per-office visit cost)
Kaiser Foundation Health Plan of the Nort	hwest¹ (Diagnosti	c tests, lab, and x-rays	not subject to deductible)					
Kaiser Permanente NW 1	20%	\$30 ²	20%	20%	\$40 ²	One hearing aid per ear	20% for 130 days/year	\$40² (60 combined visits/year)
Kaiser Permanente NW 2	20%	\$25 ²	20%	20%	\$35 ²	covered in full up to the plan's allowed amount,	20% for 130 days/year	\$35 ² (60 combined visits/year)
Kaiser Permanente NW 3	20%	\$20 ²	20%	20%	\$30 ²	during any consecutive 60-month period. ²	20% for 130 days/year	\$30 ² (60 combined visits/year)
Kaiser Foundation Health Plan of Washing	gton							
Kaiser Permanente WA Core 1	20%	First \$500 covered in full, then 20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$30 ^{2, 3}	One hearing aid per ear covered in full up to the	Covered in full for 130 days/year	\$40 ² (60 combined visits/year)
Kaiser Permanente WA Core 2	20%	First \$500 covered in full, then 20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$25 ^{2, 3}	plan's allowed amount, during any consecutive 60-month period ²	Covered in full for 130 days/year	\$35 ² (60 combined visits/year)
Kaiser Permanente WA Core 3	20%	20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$20 ^{2, 3}	portod	Covered in full for 130 days/year	\$30 ² (60 combined visits/year)
Kaiser Permanente WA SoundChoice	20%	15%	15% (\$300 allowance/year for orthotic devices)	\$150+15%	\$0		Covered in full for 130 days/year	\$30 ² (60 combined visits/year)
Kaiser Foundation Health Plan of Washing	gton Options, Inc.							
Kaiser Permanente WA Options Access PPO 1	20%	First \$500 covered in full, then 20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$30 ^{2, 3} (\$20 ^{2, 3, 4})	One hearing aid per ear covered in full up to the	20% for 130 days/year	\$40 ² (\$30 ⁴ , 60 combined visits/year)
Kaiser Permanente WA Options Access PPO 2	20%	First \$500 covered in full, then 20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$25 ^{2, 3} (\$15 ^{2, 3, 4})	plan's allowed amount, during any consecutive 60-month period. ²	20% for 130 days/year	\$35 ² (\$25 ⁴ , 60 combined visits/year)
Kaiser Permanente WA Options Access PPO 3	20%	20%	20% (\$300 allowance/year for orthotic devices)	\$150+20%	\$20 ^{2, 3} (\$10 ^{2, 3, 4})	oo-month period.	20% for 130 days/year	\$30 ² (\$20 ⁴ , 60 combined visits/year)
Premera Blue Cross								
Premera High PPO	25%	25%	25%	\$150+25%	\$0	One hearing aid per ear covered in full during any	25%	\$40 (45 PT/ST/OT combined/year) \$40 (45 NDT/year)
Premera Peak Care EPO	25%	25%	25%	\$150+25%	\$0	consecutive 60-month period.	25%	\$40 (45 PT/ST/OT combined/year) \$40 (45 NDT/year)
Premera Standard PPO	20%	20%	20%	\$150+20%	\$0		20%	\$40 (45 PT/ST/OT combined/year) \$40 (45 NDT/year)
Uniform Medical Plan (administered by Re	gence BlueShield)							
UMP Achieve 1	20%	20%	20%	\$75+20%	\$0	One hearing aid per ear cov-	20%	20% (80 combined visits/year)
UMP Achieve 2	20%	15%	15%	\$75+15%	\$0	ered in full, up to the plan's allowed amount, once every five calendar years. ²	15%	15% (80 combined visits/year)
UMP High Deductible	20%	15%	15%	15%	15%	One hearing aid per ear covered in full, after deductible is met, once every five calendar years.	15%	15% (80 combined visits/year)
UMP Plus (both PSHVN and UW Medicine ACN)	20%	15%	15%	\$75+15%	\$0	One hearing aid per ear covered in full, up to the plan's allowed amount, once every five calendar years. ²	15%	15% (60 combined visits/year)

Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.
 Not subject to deductible.
 Primary care copayments are waived for ages 17 and under.
 Enhanced benefit: Enhanced in-network cost shares apply when a member uses designated integrated providers and pharmacies (Kaiser Permanente medical centers and providers, or other designated providers as identified in the provider directory).

Benefits (what you pay)	Inpatient services (hospitals, residential treatment centers, psychiatric hospitals, etc.)	Outpatient services (hospital affiliated clinics, outpatient facilities, freestand- ing clinics, etc.)	Office visit: Primary care	Office visit: Urgent care	Office visit: Specialist	Office visit: Mental health (independent provider offices, medical groups, freestanding clinics, etc.)	Virtual care or telemedicine Care received from a licensed physician with- out an in-person visit	Chiropractic	Acupuncture	Massage therapy
Kaiser Foundation Health Plan of the North	nwest¹									
Kaiser Permanente NW 1	20%	20%	\$30 ^{2, 3}	\$50 ²	\$40 ²	\$30 ^{2, 3}	\$0 ²	\$40 ² No limit	\$40 ² 20 visits/year	\$25 ² 20 visits/year
Kaiser Permanente NW 2	20%	20%	\$25 ^{2, 3}	\$45 ²	\$35 ²	\$25 ^{2, 3}	\$0 ²	\$35 ² No limit	\$35 ² 20 visits/year	\$25 ² 20 visits/year
Kaiser Permanente NW 3	20%	20%	\$202,3	\$40 ²	\$30 ²	\$20 ^{2, 3}	\$O ²	\$30 ² No limit	\$30 ² 20 visits/year	\$25 ² 20 visits/year
Kaiser Foundation Health Plan of Washing	ton									
Kaiser Permanente WA Core 1	20%	20%	\$30 ^{2, 3}	\$30 ²	\$40 ²	\$30 ^{2, 3}	\$0 ²	\$30 ^{2, 3} 20 visits/year	\$30 ^{2, 3} 20 visits/year	\$40 ² 20 visits/year
Kaiser Permanente WA Core 2	20%	20%	\$25 ^{2, 3}	\$25 ²	\$35 ²	\$25 ^{2, 3}	\$0 ²	\$25 ^{2, 3} 20 visits/year	\$25 ^{2, 3} 20 visits/year	\$35 ² 20 visits/year
Kaiser Permanente WA Core 3	20%	20%	\$20 ^{2, 3}	\$20 ²	\$30 ²	\$20 ^{2, 3}	\$0 ²	\$20 ^{2, 3} 20 visits/year	\$20 ^{2, 3} 20 visits/year	\$30 ² 20 visits/year
Kaiser Permanente WA SoundChoice	15%	15%	\$0 ²	\$302	\$30 ²	\$0 ²	\$0 ²	\$0 ² 20 visits/year	\$0 20 visits/year	\$30 ² 20 visits/year
Kaiser Foundation Health Plan of Washing	ton Options, Inc.									
Kaiser Permanente WA Options Access PPO 1	20%	20%	\$30 ^{2, 3} (\$20 ^{2, 3, 4})	\$30 ^{2, 3} (\$20 ^{2, 3, 4})	\$40 ² (\$30 ^{2, 4})	\$30 ^{2, 3} (\$20 ^{2, 3, 4})	\$0 ²	\$30 ^{2, 3} 20 visits/year	\$30 ^{2, 3} 20 visits/year	\$40 ² 20 visits/year
Kaiser Permanente WA Options Access PPO 2	20%	20%	\$25 ^{2, 3} (\$15 ^{2, 3, 4})	\$25 ^{2, 3} (\$15 ^{2, 3, 4})	\$352 (\$252, 4)	\$25 ^{2, 3} (\$15 ^{2, 3, 4})	\$0 ²	\$25 ^{2, 3} 20 visits/year	\$25 ^{2, 3} 20 visits/year	\$35 ² 20 visits/year
Kaiser Permanente WA Options Access PPO 3	20%	20%	\$20 ^{2, 3} (\$10 ^{2, 3, 4})	\$20 ^{2, 3} (\$10 ^{2, 3, 4})	\$302 (\$202, 4)	\$20 ^{2, 3} (\$10 ^{2, 3, 4})	\$0 ²	\$20 ^{2, 3} 20 visits/year	\$20 ^{2, 3} 20 visits/year	\$30 ² 20 visits/year
Premera Blue Cross										
Premera High PPO	25%	25%	\$20 ²	25%	\$40 ²	\$20 ²	Varies, see COC	25% 12 visits/year	25% 12 visits/year	25% 12 visits/year
Premera Peak Care EPO	25%	25%	\$20 ²	25%	\$402	\$202	Varies, see COC	25% 12 visits/year	25% 12 visits/year	25% 12 visits/year
Premera Standard PPO	20%	20%	\$20 ²	20%	\$40 ²	\$20 ²	Varies, see COC	20% 12 visits/year	20% 12 visits/year	20% 12 visits/year
Uniform Medical Plan (administered by Reg	gence BlueShield)									
UMP Achieve 1	\$200/day up to \$600 for facility + 20% for professional services	20%	20%	20%	20%	20%	Varies, see COC	20% 16 visits/year	20% 16 visits/year	20% 16 visits/year
UMP Achieve 2	\$200/day up to \$600 for facility + 15% for professional services	15%	15%	15%	15%	15%	Varies, see COC	15% 16 visits/year	15% 16 visits/year	15% 16 visits/year
UMP High Deductible	15% professional services (deductible applies)	15%	15%	15%	15%	15%	Varies, see COC	15% 16 visits/year	15% 16 visits/year	15% 16 visits/year
UMP Plus (both PSHVN and UW Medicine ACN)	\$200/day up to \$600 for facility + 15% for professional services	15%	\$0 plus 15% for related services	15%	15%	15%	Varies, see COC	15% 10 visits/year	15% 16 visits/year	15% 16 visits/year

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 Enhanced benefit: Enhanced in-network cost shares apply when a member uses designated integrated providers and pharmacies (Kaiser Parmanents Medical Conters and providers or other designated providers as identified in the provider director.)

⁽Kaiser Permanente Medical Centers and providers, or other designated providers as identified in the provider directory).

Benefits (what you pay) Prescription drugs: Retail pharmacy (up to a 30-day supply)	Value Tier (specific high-value prescription drugs used to treat certain chronic conditions)	Tier 1 (primarily low-cost generic drugs)	Tier 2 (preferred brand-name drugs, high-cost generic drugs, and specialty drugs for UMP)	Tier 3 (nonpreferred brand-name drugs and nonpreferred generic drugs¹)	Tier 4 (specialty and certain high cost generic drugs)
Kaiser Foundation Health Plan of the Northw	rest ²				
Kaiser Permanente NW 1	N/A	\$20 ³	\$40 ³	50% up to \$100³	50% up to \$150³
Kaiser Permanente NW 2	N/A	\$15 ³	\$30 ³	50% up to \$100 ³	50% up to \$150 ³
Kaiser Permanente NW 3	\$5	\$10 ³	\$20 ³	50% up to \$100 ³	50% up to \$150 ³
Kaiser Foundation Health Plan of Washingtor	า				
Caiser Permanente WA Core 1	N/A	\$5³	\$25³	\$50³	50% up to \$150 ³
Kaiser Permanente WA Core 2	N/A	\$10 ³	\$25 ³	\$50 ³	50% up to \$150 ³
Kaiser Permanente WA Core 3	N/A	\$10 ³	\$25 ³	\$50³	50% up to \$150³
Kaiser Permanente WA SoundChoice	N/A	\$10 ³	\$25³	\$50 ³	50% up to \$150 ³
Kaiser Foundation Health Plan of Washingtor	n Options, Inc.				
Kaiser Permanente WA Options Access PPO 1	N/A	\$10 ³ (\$5 ^{3, 4})	\$50³ (\$40³, ⁴)	50% up to \$125 ³	50% up to \$150 ³
Caiser Permanente WA Options Access PPO 2	N/A	\$10 ³ (\$5 ^{3, 4})	\$50³ (\$40³, ⁴)	50% up to \$125 ³	50% up to \$150 ³
Kaiser Permanente WA Options Access PPO 3	N/A	\$10 ³ (\$5 ^{3, 4})	\$50 ³ (\$40 ^{3, 4})	50% up to \$125 ³	50% up to \$150 ³
Premera Blue Cross					
Premera High PPO	N/A	\$7³	\$30	30%	See mail order benefit on next page.
Premera Peak Care EPO	N/A	\$7³	\$30	30%	See mail order benefit on next page.
Premera Standard PPO	N/A	\$73	30%	50%	See mail order benefit on next page.
Uniform Medical Plan (prescription drugs adn	ninistered by Washington State Rx Service	s)			
JMP Achieve 1	5% up to \$10	10% up to \$25	30% up to \$75 after deductible	N/A	N/A
JMP Achieve 2	5% up to \$10	10% up to \$25	30% up to \$75 after deductible	N/A	N/A
JMP High Deductible	15% after combined (medical and prescription) deductible	15% after combined (medical and prescription) deductible	15% after combined (medical and prescription) deductible	N/A	N/A
JMP Plus (both PSHVN and UW Medicine ACN)	5% up to \$10	10% up to \$25	30% up to \$75	N/A	N/A



All plans pay 100% for covered preventive prescription drugs, with no deductible. Exception: On the UMP High Deductible plan, male condoms and male spermicides are paid at 100% after you meet the plan deductible.

Includes nonpreferred generic drugs for Kaiser Permanente WA, Kaiser Permanente WA Options, and Premera plans.

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Not subject to deductible.

⁴ Enhanced benefit: Enhanced in-network cost shares apply when a member uses designated integrated providers and pharmacies (Kaiser Permanente Medical Centers and providers, or other designated providers as identified in the provider directory).

Benefits (what you pay) Prescription drugs: Mail order (up to a 90-day supply)	Value Tier (specific high-value prescription drugs used to treat certain chronic conditions)	Tier 1 (primarily low-cost generic drugs)	Tier 2 (preferred brand-name drugs)	Tier 3 (nonpreferred brand-name drugs and nonpreferred generic drugs¹)	Tier 4 (Specialty)					
Kaiser Foundation Health Plan of the Northwe	st ²									
Kaiser Permanente NW 1	N/A	\$40 ³	\$80³	50% up to \$200 ³	N/A					
Kaiser Permanente NW 2	N/A	\$30 ³	\$60 ³	50% up to \$200 ³	N/A					
Kaiser Permanente NW 3	N/A	\$203	\$40 ³	50% up to \$200 ³	N/A					
Kaiser Foundation Health Plan of Washington										
Kaiser Permanente WA Core 1	N/A	\$10 ³	\$50³	\$100³	N/A					
Kaiser Permanente WA Core 2	N/A	\$20 ³	\$50³	\$100 ³	N/A					
Kaiser Permanente WA Core 3	N/A	\$20 ³	\$50³	\$100 ³	N/A					
Kaiser Permanente WA SoundChoice	N/A	\$203	\$50 ³	\$100 ³	N/A					
Kaiser Foundation Health Plan of Washington	Options, Inc.									
Kaiser Permanente WA Options Access PPO 1	N/A	\$10 ³	\$80³	50% up to \$250 ³	N/A					
Kaiser Permanente WA Options Access PPO 2	N/A	\$10 ³	\$80 ³	50% up to \$250 ³	N/A					
Kaiser Permanente WA Options Access PPO 3	N/A	\$10 ³	\$80 ³	50% up to \$250 ³	N/A					
Premera Blue Cross										
Premera High PPO	N/A	\$14 ³	\$60	30%	\$50 for a 30-day supply					
Premera Peak Care EPO	N/A	\$14 ³	\$60	30%	\$50 for a 30-day supply					
Premera Standard PPO	N/A	\$143	30%	50%	40% for a 30-day supply					
Uniform Medical Plan (prescription drugs administered by Washington State Rx Services)										
UMP Achieve 1	5% up to \$30	10% up to \$75	30% up to \$225	N/A	N/A					
UMP Achieve 2	5% up to \$30	10% up to \$75	30% up to \$225	N/A	N/A					
UMP High Deductible	15% after combined (medical and prescription) deductible	15% after combined (medical and prescription) deductible	15% after combined (medical and prescription) deductible	N/A	N/A					
UMP Plus (both PSHVN and UW Medicine ACN)	5% up to \$30	10% up to \$75	30% up to \$225	N/A	N/A					

All plans pay 100% for covered preventive prescription drugs, with no deductible. Exception: On the UMP High Deductible plan, male condoms and male spermicides are paid at 100% after you meet the plan deductible.

Includes nonpreferred generic drugs for Kaiser Permanente WA, Kaiser Permanente WA Options, and Premera plans.

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