Options Federal Standard Option

Experience lower deductibles, copays, and coinsurance when you combine Options Federal Standard Option with Medicare Parts A and B, receive care from a doctor who accepts Original Medicare, and have Medicare as the primary payer of your benefits.

		Standard Option Without Original Medicare	Standard Option With Original Medicare
2025 Benefits and Services		**In-Network**	**In-Network**
Deductible		$350 per person Up to $700 per family	$0
Copays and coinsurance			
Primary care physician		$25	$0
Specialist		$35	$0
Inpatient hospital		20%*	$0
Outpatient surgery		20%*	$0
Prescription drugs**			
Generic	Preferred	$20	$20
Generic	Nonpreferred	$60	$60
Brand	Preferred	$40	$40
Brand	Nonpreferred	$60	$60
Specialty	Preferred	25% up to $200	25% up to $200
Specialty	Nonpreferred	35% up to $300	35% up to $300
Prescription drugs – mail-order (90-day supply when available)		2x retail copay	2x retail copay
Out-of-Pocket Maximum In-Network		$5,000 per person Up to $10,000 per family	$5,000 per person Up to $10,000 per family

*Deductible applies.

**Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for noncovered drugs. Some drugs may not be eligible for mail-order delivery. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy.

Notes:
- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Prescription drug cost-sharing for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington Options, Inc., benefits. Before making a final decision, please read the Plan's Federal brochure (RI 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.