

2026 KP Platinum Core 250 LX

SMALL GROUP | WASHINGTON

Core Provider Network

The KP Platinum Core 250 LX plan gives members the lowest cost we offer for services at a higher premium. This plan provides office visits without having to pay the deductible. It features the Core network, which offers access to specially selected providers for the greatest value.

Features	In-network
Plan type	Deductible
Annual medical deductible (individual/family)	\$250/\$500
Annual out-of-pocket maximum (individual/family)	\$2,500/\$5,000
Coinsurance	10%
Benefits	
Preventive care	
Routine physical exam, mammogram, etc.	No charge
Outpatient services (per visit or procedure)	
Upfront office visits prior to deductible	
Primary care office visit	\$5
Specialty care office visit	\$20
Most X-rays	\$10
Most lab tests	\$10
MRI, CT, PET	10% after deductible
Outpatient surgery	10% after deductible
Mental health visit	\$5
Inpatient hospital care	
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	10% after deductible
Maternity	
Routine prenatal care visits, first postpartum visit	No charge
Delivery and inpatient well-baby care	10% after deductible
Worldwide emergency and urgent care	
Emergency department visit	10% after deductible
Urgent care visit	\$20
Retail prescription drugs (up to 30-day supply)	
Tier 1: Preferred generic	\$5
Tier 2: Preferred brand	\$30
Tier 3: Nonpreferred generic and brand	40% after deductible
Tier 4: Specialty	40% after deductible
Alternative medicine	
Acupuncture visits and 10 chiropractic visits	\$5
Optical	
Pediatric Exam and Hardware (18 and younger)	Covered in full
Adult Optical Hardware (19 and over)	\$100 allowance per calendar year
Adult Optical Exam	\$5 primary/\$20 specialty

For more information, including premium rates, visit account.kp.org.

PRIMARY CARE: Acupuncture • Chemical Dependency/Substance Abuse • Chiropractic • Emergency Medicine (where ER copay doesn't apply) • Family Planning • Family Practice • General Practice • Gerontology/Geriatrics • Internal Medicine • Mental Health • Midwifery • Naturopathy • Obstetrics-Gynecology • Optometry • Osteopathy • Pediatrics • Pharmacist • Urgent Care • Women's Health Care (nonpreventive)

SPECIALTY CARE: Allergy and Immunology • Anesthesiology • Audiology • Cardiology (pediatric and cardiovascular disease) • Critical Care Medicine • Dentistry • Dermatology • Endocrinology • Enterostomal Therapy • Gastroenterology • General Surgery (all specific surgeries) • Genetics • Hepatology • Infectious Disease • Massage Therapy • Neonatal-Perinatal Medicine • Nephrology • Neurology • Hematology/Oncology • Nutrition (nonpreventive) • Occupational Medicine • Occupational Therapy • Oncology Pharmacist • Ophthalmology • Orthopedics • ENT/Otolaryngology • Pain Management • Pathology • Psychiatry (Physical Medicine) • Physical Therapy • Podiatry • Pulmonary Medicine/Disease • Radiology (Nuclear Medicine, Radiation Therapy) • Respiratory Therapy • Rheumatology • Speech Therapy • Sports Medicine • Urology

NOTE: This is an overview of benefits. The contents are not to be accepted or construed as a substitute for the provisions of the medical coverage agreement. Other terms and conditions may apply. A list of excluded services and other limitations can be found in each plan's Summary of Benefits and Coverage document.

Plan offered and underwritten by Kaiser Foundation Health Plan of Washington.

EO = Employee only LD = Low deductible LX = Lab and X-ray

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