

**Walmart 2026
Benefits**

Legal Plan Name: Kaiser Foundation Health Plan of Oregon
 Name used for associate communications: Kaiser of Oregon Low Option HMO
 Plan State(s): Oregon
 Customer Service Number: (503) 813-2000 Portland Area
 (800) 813-2000 Other Areas
 Web Address: www.kp.org
 Active Associate Group #: 18259-003
 COBRA Group #: 18259-004

BENEFIT	2026 PLAN DESIGN
DEDUCTIBLE	\$1,500 per individual and \$3,000 per family Deductible does not apply to copays
ANNUAL OUT-OF-POCKET MAXIMUM	\$6,850 per individual / \$13,700 family (includes deductible)
LIFETIME MAXIMUM BENEFIT	Unlimited
OFFICE VISITS	PCP: \$5 copay (not subject to Plan Deductible) for first 3 visits per year. First 3 visits are any combination of Primary Care non-specialty medical Services, Mental Health outpatient Services, Naturopathic medicine visits, Substance Use Disorder outpatient Services, or Telemedicine Services. \$35 copay per visit/Specialist: \$60 copay per visit/Urgent Care: \$60 copay
PREVENTIVE CARE	Covered 100%
MATERNITY CARE	25% coinsurance after deductible for hospital admission; contact Plan for cost sharing on outpatient maternity office visits
URGENT CARE	\$60 copay per visit
TELEMEDICINE	No Charge
HOSPITAL CARE Inpatient Emergency Room Outpatient Surgery	25% coinsurance after deductible is met 25% coinsurance after deductible is met 25% coinsurance after deductible is met
AMBULANCE	25% coinsurance after deductible is met
DURABLE MEDICAL EQUIPMENT	25% coinsurance per item when deemed medically necessary and prescribed by a plan physician in accordance with DME formulary guidelines
DIABETIC SUPPLIES	\$10 for 30-day supply (see Rx benefit)
INJECTABLES	Office administered medication, including injections (all outpatient settings) 20% coinsurance after deductible
SKILLED NURSING FACILITY	25% coinsurance after deductible is met. Limit 100 days per benefit period
MENTAL HEALTH Inpatient Outpatient	25% coinsurance after deductible is met Primary care visit – \$5 copay (not subject to Plan Deductible) for first 3 visits per year. First 3 visits are any combination of Primary Care non-specialty medical Services, Mental Health outpatient Services, Naturopathic medicine visits, Substance Use Disorder outpatient Services, or Telemedicine Services. \$35 copay per visit after that.
SUBSTANCE ABUSE Inpatient Outpatient	25% coinsurance after deductible is met Primary care visit – \$5 copay (not subject to Plan Deductible) for first 3 visits per year. First 3 visits are any combination of Primary Care non-specialty medical Services, Mental Health outpatient Services, Naturopathic medicine visits, Substance Use Disorder outpatient Services, or Telemedicine Services. \$35 copay per visit after that.
PRESCRIPTIONS Retail Mail-Order	Formulary Applies \$10 generic, \$50 brand, \$75 Non-Formulary Brand, up to a 30-day supply; Specialty Rx: 25% coinsurance to a maximum of \$350 \$20 generic, \$100 brand, \$150 Non-Formulary Brand, up to a 90-day supply; Specialty Rx: 25% coinsurance to a maximum of \$350
Other Medical Services	
Physical Therapy	\$60 copay per visit (up to 20 visits per year)
Private Duty Nursing	Not Covered unless medically necessary
Prosthetics	25% coinsurance when medically necessary, prescribed by a plan physician, and in accordance with DME formulary guidelines
Home Health Care	Covered 100% after deductible. Limit 100 two-hour visits per calendar year
Vision Exams	\$60 copay per visit
Hearing Exams	\$60 copay per visit (Audiologist)
Chiropractic Services	\$15 copay per visit. Limit 20 visits per calendar year.
TMJ	25% coinsurance after deductible for surgery. Etiology must be medical not dental
Organ Transplants	25% coinsurance after deductible is satisfied
The following applies to the out-of-pocket maximum	All cost sharing applies to the Out-of-Pocket Maximum
State and Federal Mandates	Walmart's intent is that the plan will be in compliance with all applicable federal and state mandates