### **Proposed Benefit Summary**

Benefit Plan 8763 CS \$2,000 DED, \$20 OV, 20% IP , \$10/\$30/20% RX

# **Principal Benefits for**

## Kaiser Permanente Deductible HMO Plan with HRA (1/1/22—12/31/22)

**Self-Only Coverage** 

### **Accumulation Period**

The Accumulation Period for this plan is January 1 through December 31.

### Out-of-Pocket Maximum(s) and Deductible(s)

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductible(s) apply to the Plan Out-of-Pocket Maximum amounts listed below.

**Family Coverage** 

**Family Coverage** 

| Amounts Per Accumulation Period   | (a Family of one Member) | Each Member in a Family of                | Entire Family of two or more                              |  |
|---|--------------------------|---|---|--|
| Plan Out-of-Pocket Maximum  | \$4,000                  | two or more Members<br>\$4,000            | Members<br>\$8,000  |  |
| Plan Deductible   | \$2,000                  | \$2,000                                   | \$4,000   |  |
| Drug Deductible   | None                     | None                                      | None  |  |
| Professional Services (Plan Provider of   |                          | You Pay                                   |   |  |
| Most Primary Care Visits and most Non-Physician Specialist Visits   |                          |   |   |  |
| Most Physician Specialist Visits  |                          |   |   |  |
| Routine physical maintenance exams, including well-woman exams  |                          |   |   |  |
|   |                          | No charge (Plan Deductible doesn't apply) |   |  |
| Family planning counseling and consultation   |                          |   |   |  |
| Scheduled prenatal care exams   |                          |   |   |  |
| Routine eye exams with a Plan Optometris  |                          |   |   |  |
| Urgent care consultations, evaluations, and   |                          |   |   |  |
| Most physical, occupational, and speech therapy   |                          | · ·                                       | \$20 per visit after Plan Deductible                      |  |
| Outpatient Services   |                          | <u> </u>                                  | You Pay   |  |
| Outpatient surgery and certain other outpatient procedures  |                          |   |   |  |
| Allergy antigens (including administration)   |                          |   |   |  |
|   |                          | No charge (Plan Deductible doesn't apply) |   |  |
|   |                          |   | \$10 per encounter after Plan Deductible                  |  |
|   |                          |   | No charge (Plan Deductible doesn't apply)                 |  |
| MRI, most CT, and PET scans   |                          |   | procedure after Plan Deductible                           |  |
| Hospitalization Services  |                          | You Pay                                   | •   |  |
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs 20% Coinsurance after Plan Deductible                            |                          | er Plan Deductible                        |   |  |
| Emergency Health Coverage   |                          | You Pay                                   | You Pay   |  |
| Emergency Department visits   |                          | 20% Coinsurance aft                       | 20% Coinsurance after Plan Deductible                     |  |
| Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of |                          |   |   |  |
| the Emergency Department Cost Share (see "Hospitalization Services" for inpatie   |                          | or inpatient Cost Share)                  | nt Cost Share)  |  |
| Ambulance Services  |                          | You Pay                                   |   |  |
| Ambulance Services  |                          | • •                                       | an Deductible   |  |
| Prescription Drug Coverage  |                          | You Pay                                   |   |  |
| Covered outpatient items in accord with ou  |                          | 0404                                      | . (5) 5   |  |
| Most generic items at a Plan Pharmacy.  |                          |   | y supply (Plan Deductible                                 |  |
| Most generic refills through our mail-order service   |                          | doesn't apply)                            | av avanly (Dian Daduatible                                |  |
| Most generic reflies through our mail-orde  | er service               |   | ay supply (Plan Deductible                                |  |
| Most brand-name items at a Plan Pharmacy  |                          | doesn't apply)                            | y cupply (Plan Doductible                                 |  |
| wost brand-name items at a Plan Phalmacy  |                          | doesn't apply)                            | y supply (Flatt Deductible                                |  |
| Most brand-name refills through our mail-order service  |                          | \$60 for up to a 100-d                    | av sunnly (Plan Deductible                                |  |
| Most stand hame folias through our man  | 0.001 001 v100           |   | ay supply (I lail beautible                               |  |
| Most specialty items at a Plan Pharmacy   |                          | doesn't annly)                            |   |  |
| Most specialty items at a Plan Pharmacy   | 1                        | doesn't apply)                            | ot to exceed \$250) for up to a                           |  |
| Most specialty items at a Plan Pharmacy   | ·                        | 20% Coinsurance (no                       | ot to exceed \$250) for up to a Deductible doesn't apply) |  |

| Proposed Benefit Summary  | (continued)                                     |  |
|---|---|--|
| Durable Medical Equipment (DME)                                   | You Pay   |  |
| DME items as described in the EOC                                 | 20% Coinsurance (Plan Deductible doesn't apply) |  |
| Mental Health Services  | You Pay   |  |
| Inpatient psychiatric hospitalization                             | \$20 per visit after Plan Deductible            |  |
| Substance Use Disorder Treatment                                  | You Pay   |  |
| Inpatient detoxification  | \$20 per visit after Plan Deductible            |  |
| Home Health Services  | You Pay   |  |
| Home health care (up to 100 visits per Accumulation Period)       | No charge (Plan Deductible doesn't apply)       |  |
| Other   | You Pay   |  |
| Skilled nursing facility care (up to 100 days per benefit period) |   |  |
| procedures or laboratory tests) as described in the EOC           | Not covered                                     |  |
| F   | g- (  |  |

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the *EOC*. Please note that we provide all benefits required by law (for example, diabetes testing supplies).