### **Proposed Benefit Summary**

Benefit Plan 8782 CS \$750 DED, \$25 OV, 20% IP, \$10/\$30/20% RX

# Principal Benefits for

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

### **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.

**Self-Only Coverage** 

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 two or more Members	Entire Family of two or more Members	
Plan Out-of-Pocket Maximum	\$3,000	\$3,000	\$6,000	
Plan Deductible	\$750	\$750	\$1,500	
Drug Deductible	None	None	None	
Professional Services (Plan Provider office visits)		You Pay		
Most Primary Care Visits and most Non-Physician Specialist Visits  Most Physician Specialist Visits  Routine physical maintenance exams, including well-woman exams.  Well-child preventive exams (through age 23 months).  Family planning counseling and consultations  Scheduled prenatal care exams.  Routine eye exams with a Plan Optometrist.  Urgent care consultations, evaluations, and treatment.  Most physical, occupational, and speech therapy.  Outpatient Services  Outpatient surgery and certain other outpatient procedures  Allergy antigens (including administration).  Most immunizations (including the vaccine).  Most X-rays and laboratory tests.  Preventive X-rays, screenings, and laboratory tests as described in the EOC.  MRI, most CT, and PET scans.			\$25 per visit (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) \$25 per visit (Plan Deductible doesn't apply) \$25 per visit (Plan Deductible doesn't apply)  You Pay  20% Coinsurance after Plan Deductible No charge (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) \$10 per encounter (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply)	
Hospitalization Services		You Pay	-	
Room and board, surgery, anesthesia, X-ra	ays, laboratory tests, and drugs	20% Coinsurance aff	er Plan Deductible	
Emergency Health Coverage				
Emergency Department visits  Note: If you are admitted directly to the ho the Emergency Department Cost Share (  Ambulance Services	spital as an inpatient for covere see "Hospitalization Services"	ed Services, you will pay the inp for inpatient Cost Share) <b>You Pay</b>	atient Cost Share instead of	
Ambulance Services.			eductible doesn't apply)	
Prescription Drug Coverage	u duna famanlan anidal:	You Pay		
Covered outpatient items in accord with ou Most generic items at a Plan Pharmacy		doesn't apply)		
Most generic refills through our mail-order service		\$20 for up to a 100-d doesn't apply)		
Most brand-name items at a Plan Pharmacy		doesn't apply)		
Most brand-name refills through our mail-order service		doesn't apply)		
Most specialty items at a Plan Pharmacy			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	\$25 per visit (Plan Deductible doesn't apply)
Substance Use Disorder Treatment	You Pay
Inpatient detoxification	• • • • • • • • • • • • • • • • • • • •
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)	20% Coinsurance (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply)
procedures or laboratory tests) as described in the <i>EOC</i>	
Hospice care	No charge (Plan Deductible doesn't apply)

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).