### **Proposed Benefit Summary**

### Benefit Plan 14615 \$30/\$40 OV, \$500 DAY-3, \$150 ER, \$15/\$35/30% RX

# Principal Benefits for Kaiser Permanente Traditional HMO Plan (1/1/24—12/31/24)

## Accumulation Period

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

#### **Out-of-Pocket Maximums and Deductibles**

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.

Amounts Per Accumulation Period	<b>Self-Only Coverage</b> (a Family of one Member)	Family Coverage Each Member in a Family of two or more Members	Family Coverage Entire Family of two or more Members	
Plan Out-of-Pocket Maximum	\$3,000	\$3,000	\$6,000	
Plan Deductible	None	None	None	
Drug Deductible	None	None	None	
Plan Provider Office Visits	Hono	You Pay		
Most Primary Care Visits and most Nor	n-Physician Specialist Visits			
Most Physician Specialist Visits				
Routine physical maintenance exams,				
Well-child preventive exams (through age 23 months)				
Scheduled prenatal care exams				
Routine eye exams with a Plan Optometrist				
Urgent care consultations, evaluations, and treatment				
Most physical, occupational, and speech therapy				
Telehealth Visits		•	You Pay	
Primary Care Visits and Non-Physician	Specialist Visits by interacti			
video			No charge	
Physician Specialist Visits by interactive video				
Primary Care Visits and Non-Physician Specialist Visits by telephone		ne No charge		
Physician Specialist Visits by telephone				
Outpatient Services		You Pay		
Outpatient surgery and certain other outpatient procedures		\$250 per procedure		
Most immunizations (including the vaccine)		No charge	No charge	
Most X-rays and laboratory tests		\$10 per encounter		
Preventive X-rays, screenings, and laboratory tests as described in				
the EOC		No charge		
the EOC				
		\$100 per procedure		
MRI, most CT, and PET scans Hospitalization Services		You Pay		
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia,	X-rays, laboratory tests, and	You Pay \$500 per day up to a ma	aximum of \$1,500 per	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs	X-rays, laboratory tests, and	You Pay \$500 per day up to a ma admission	aximum of \$1,500 per	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage	X-rays, laboratory tests, and	You Pay \$500 per day up to a ma admission You Pay	aximum of \$1,500 per	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits	X-rays, laboratory tests, and	You Pay \$500 per day up to a ma admission You Pay \$150 per visit		
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the	X-rays, laboratory tests, and hospital as an inpatient for c	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa	y the inpatient Cost Share	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage	X-rays, laboratory tests, and hospital as an inpatient for c	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa	y the inpatient Cost Share	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz	You Pay \$500 per day up to a ma admission You Pay \$150 per visit sovered Services, you will pa ation Services" for inpatient of You Pay	y the inpatient Cost Share	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa ation Services" for inpatient of You Pay \$150 per trip	y the inpatient Cost Shar	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Prescription Drug Coverage	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz	You Pay \$500 per day up to a ma admission You Pay \$150 per visit sovered Services, you will pa ation Services" for inpatient of You Pay \$150 per trip You Pay	y the inpatient Cost Shar	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Prescription Drug Coverage Covered outpatient items in accord with	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa ation Services" for inpatient of You Pay \$150 per trip You Pay es:	y the inpatient Cost Share Cost Share)	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Prescription Drug Coverage Covered outpatient items in accord with Most generic items (Tier 1) at a Plan	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz n our drug formulary guidelin Pharmacy	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa ation Services" for inpatient ( You Pay \$150 per trip You Pay es: \$15 for up to a 30-day s	y the inpatient Cost Share Cost Share) supply	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Ambulance Services Prescription Drug Coverage Covered outpatient items in accord with Most generic items (Tier 1) at a Plan Most generic (Tier 1) refills through o	X-rays, laboratory tests, and hospital as an inpatient for c Cost Share (see "Hospitaliz n our drug formulary guidelin Pharmacy ur mail-order service	You Pay \$500 per day up to a ma admission You Pay \$150 per visit covered Services, you will pa ation Services" for inpatient ( You Pay \$150 per trip You Pay es: \$15 for up to a 30-day s \$30 for up to a 100-day	y the inpatient Cost Share Cost Share) supply supply	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Prescription Drug Coverage Covered outpatient items in accord with Most generic items (Tier 1) at a Plan Most generic (Tier 1) refills through o Most brand-name items (Tier 2) at a 1	X-rays, laboratory tests, and hospital as an inpatient for o Cost Share (see "Hospitaliz n our drug formulary guidelin Pharmacy ur mail-order service Plan Pharmacy	You Pay \$500 per day up to a ma admission You Pay \$150 per visit sovered Services, you will pa ation Services" for inpatient ( You Pay \$150 per trip You Pay es: \$15 for up to a 30-day s \$30 for up to a 30-day s \$35 for up to a 30-day s	y the inpatient Cost Share Cost Share) supply supply supply	
MRI, most CT, and PET scans Hospitalization Services Room and board, surgery, anesthesia, drugs Emergency Health Coverage Emergency Department visits Note: If you are admitted directly to the instead of the Emergency Department Ambulance Services Ambulance Services Ambulance Services Prescription Drug Coverage Covered outpatient items in accord with Most generic items (Tier 1) at a Plan Most generic (Tier 1) refills through o	X-rays, laboratory tests, and hospital as an inpatient for o Cost Share (see "Hospitaliz n our drug formulary guidelin Pharmacy ur mail-order service Plan Pharmacy ugh our mail-order service	You Pay    \$500 per day up to a mail    admission    You Pay       \$150 per visit    covered Services, you will paration Services" for inpatient of    You Pay       \$150 per trip    You Pay       \$150 per trip    You Pay       \$150 per trip    You Pay    es:	y the inpatient Cost Share Cost Share) supply supply supply supply	

Proposed Benefit Summary	(continued)
Durable Medical Equipment (DME)	You Pay
DME items as described in the EOC	50% Coinsurance
Mental Health Services	You Pay
Inpatient psychiatric hospitalization	\$500 per day up to a maximum of \$1,500 per admission
Individual outpatient mental health evaluation and treatment	
Group outpatient mental health treatment	
Substance Use Disorder Treatment	You Pay
Inpatient detoxification	\$500 per day up to a maximum of \$1,500 per admission
Individual outpatient substance use disorder evaluation and treatment	\$30 per visit
Group outpatient substance use disorder treatment	\$5 per visit
Home Health Services	You Pay
Home health care (up to 100 visits per Accumulation Period)	No charge
Other	You Pay
Skilled nursing facility care (up to 100 days per benefit period)	No charge
Prosthetic and orthotic devices as described in the EOC	No charge
Diagnosis and treatment of infertility and artificial insemination (such	
as outpatient procedures or laboratory tests) as described in the	
EOC	50% Coinsurance
Assisted reproductive technology ("ART") Services	
Hospice care	No charge

This proposal is a summary and does not include all benefits, member cost share, out-of-pocket maximums, exclusions, or limitations. For a complete description, please refer to the *Evidence of Coverage*.