

Kaiser Permanente Group Plan 401

Benefit and Payment Chart

KPHI 401

About this chart

This benefit and payment chart:

- Is a summary of covered services and other benefits. It is not a complete description of your benefits. For coverage criteria, description and limitations of covered Services, and excluded Services, be sure to read *Chapter 1: Important Information*, *Chapter 3: Benefit Description*, and *Chapter 4: Services Not Covered*.
- Tells you if a covered service or supply is subject to limits or referrals.
- Gives you the page number where you can find the description of your services and other benefits.
- Tells you what your Cost Share is for covered services and supplies.

Note: Special limits may apply to services or other benefits listed in this benefit and payment chart. Please read the benefit description found on the page referenced by this chart.

You may only pay a single Cost Share for covered benefits you receive in the Total Care Service settings. If your care is not received in a Total Care setting, you pay the Cost Share for each medical service or item in accord with its relevant benefit section.

If a benefit in the Benefit and Payment Chart is not listed, or is listed as "Not covered", the descriptions related to that benefit in Chapters 1, 3, and 4 are not applicable.

Remember, services and other benefits are available only for care you receive when provided, prescribed, or directed by your KP Hawaii Care Team except for care for Emergency Services and out-of-state Urgent Care. To find a Medical Office near you visit our website at www.kp.org. For more information on these services see *Chapter 3: Benefit Description*. You are encouraged to choose a Personal Care Physician (PCP). You may choose any PCP that is available to accept you. Parents may choose a pediatrician as the PCP for their child.

You do not need a referral or prior authorization to obstetrical or gynecological care from a health care professional who specializes in obstetrics or gynecology. Your Physician, however, may have to get prior authorization for certain Services. Additionally, in accord with state law, you do not need a referral or prior authorization to obtain access to physical therapy from a physical therapist or Physician who specialized in physical therapy.

Members age 65 and over (excluding Tax Equity and Fiscal Responsibility Act of 1982 "TEFRA" members) must meet the required eligibility requirements to receive the benefit of either 1) those listed in this *Benefit Summary*, or 2) benefits covered under Original Medicare. See *Chapter 9: Coordination of Benefits*. Senior Advantage Members, please refer to your Senior Advantage Evidence of Coverage.

Description	Cost Share
Annual Copayment Maximum	
Member	\$2,500 per calendar year
Family Unit (3 or more members)	\$7,500 per calendar year
Annual Deductible	
Member	None per calendar year
Family Unit (3 or more members)	None
Routine and Preventive	
Health Education and Disease Management	
• Medical Office Visits	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
• Tobacco Cessation and Counseling Sessions	None
• Health education publications	None
• Healthy Living Classes	Applicable class fees
Immunizations (endorsed by the Centers for Disease Control and Prevention (CDC))	None
• Office visit for (CDC) Immunizations	None
• Office visit for Travel Immunization	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
Medical Office Visits	
• Well-Child Care	None
• Annual Preventive Care (physical exam)	None
• Hearing Exam (for correction)	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
• Vision Exam (for glasses)	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
Preventive Screenings and Care	None
Total Health Assessment (www.kp.org)	None
Special Services for Women	
Preventive Care	
• Annual Gynecological Exam	None
• Mammography (screening)	None
• Pap Smears (cervical cancer screening)	None
Family Planning Visits	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
Infertility Consultation	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
In Vitro Fertilization	20% of applicable charges
Maternity	
• Maternity Care—routine prenatal visits in Medical Office	None
• Maternity Care—delivery	None

Description	Cost Share
<ul style="list-style-type: none"> • Maternity Care—one postpartum visit in Medical Office • Maternity and Newborn Inpatient Stay • Breast Pump 	None None None
Pregnancy Termination	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Services
Voluntary Sterilization (including tubal ligation)	
<ul style="list-style-type: none"> • Medical Office • Total Care Settings 	None Included in Total Care Settings
Special Services for Men	
Vasectomy	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Settings
Online Care	
My Health Manager (www.kp.org)	None
Medical Office Visits	
Medical Office Visits	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Routine pre-surgical and post-surgical 	\$15 per visit \$15 per visit None
Urgent Care Visits	
<ul style="list-style-type: none"> • Within Service Area (Primary Care) • Outside Service Area 	\$15 per visit 20% of Applicable Charges
Dependent Child Outside of Service Area	
<ul style="list-style-type: none"> • Routine Primary Care • Basic laboratory and general imaging • Testing • Immunizations • Contraceptive drugs and devices • Self-administered drug prescriptions 	\$20 per visit \$10 per visit 20% of applicable charges None None 20% of applicable charges
House Calls	
<ul style="list-style-type: none"> • Primary Care • Specialty Care 	\$15 per visit \$15 per visit
Telehealth	Cost share, if applicable, will vary depending on service.
Laboratory, Imaging, and Testing	
Laboratory	
<ul style="list-style-type: none"> • Basic • Specialty 	10% of applicable charges 10% of applicable charges
Imaging	
<ul style="list-style-type: none"> • Basic • Specialty 	10% of applicable charges 10% of applicable charges
Testing	
<ul style="list-style-type: none"> • Allergy Testing 	

Description	Cost Share
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Skilled-Administered Drugs • Diagnostic Testing 	\$15 per visit \$15 per visit 20% of applicable charges 10% of applicable charges
Surgery	
Outpatient Surgery and Procedures	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Services
Reconstructive Surgery	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Covered Mastectomy • Total Care Settings 	\$15 per visit \$15 per visit \$15 per visit Included in Total Care Services
Total Care Services	
<i>You may only pay a single Cost Share for covered benefits you receive in the following Total Care Service settings:</i>	
Inpatient Hospital Services	\$75 per day
Outpatient Surgery and Procedures in a Hospital-Based Setting or Ambulatory Surgery Center (ASC)	\$15 per visit
Emergency Services	\$75 per visit in area, \$75 per visit out of area.
Observation	None
Skilled Nursing Facility	None, up to 120 days per year
Dialysis	
<ul style="list-style-type: none"> • Dialysis • Equipment, Training and Medical Supplies for home Dialysis 	20% applicable charges None
Radiation Therapy	20% of applicable charges
Ambulance	
Air Ambulance	20% of applicable charges
Ground Ambulance	20% of applicable charges
Physical, Occupational, and Speech Therapy	
Physical and Occupational Therapy	
<ul style="list-style-type: none"> • Medical Office • Home Health Care • Total Care Settings 	\$15 per visit None Included in Total Care Services
Speech Therapy	
<ul style="list-style-type: none"> • Primary Care • Home Health Care • Total Care Settings 	\$15 per visit None Included in Total Care Services

Description	Cost Share
Home Health Care and Hospice Care	
Home Health Care	None
Hospice Care	None
Physician Visits	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
Chemotherapy	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
• Total Care Settings	Included in Total Care Services
Internal, External Prosthetics Devices and Braces	
Implanted Internal Prosthetics, Devices and Aids	
• Medical Office	None
• Total Care Settings	Included in Total Care Services
External Prosthetics Devices	
• Outpatient	20% of applicable charges
• Total Care Settings	Included in Total Care Services
Braces	
• Outpatient	20% of applicable charges
• Total Care Settings	Included in Total Care Services
Durable Medical equipment	
Durable Medical equipment	
• Outpatient	20% of applicable charges
• Total Care Settings	Included in Total Care Services
Oxygen (for use with DME)	
• Outpatient	20% of applicable charges
• Total Care Settings	Included in Total Care Services
Repair or Replacement	
• Outpatient	20% of applicable charges
• Total Care Settings	Included in Total Care Services
Diabetes Equipment	50% of Applicable Charges
Home Phototherapy equipment	None
Behavioral Health—Mental Health and Substance Abuse	
Mental Health Care	
• Medical Office	\$15 per visit
• Total Care Settings	Included in Total Care Services
Chemical Dependency Care	
• Medical Office	\$15 per visit
• Total Care Settings	Included in Total Care Services
Autism Care	
• Primary Care	\$15 per visit
• Specialty Care	\$15 per visit
Transplants	
Transplant Care for Transplant Recipients	
• Primary Care	\$15 per visit

Description	Cost Share
<ul style="list-style-type: none"> • Specialty Care • Total Care Settings 	\$15 per visit Included in Total Care Services
Transplant Care for Transplant Donors (based on health plan approval)	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Services
• Related Prescription Drugs	See prescription drugs in this <i>Benefit Summary</i>
Transplant Evaluations	
<ul style="list-style-type: none"> • Primary Care • Specialty Care 	\$15 per visit \$15 per visit
Prescription Drug	
Skilled Administered Drugs	20% of applicable charges, (included in Total Care Services)
Self-Administered Drugs	If your employer has purchased a drug rider, coverage will be as specified in your drug rider following this <i>Benefit Summary</i>
Chemotherapy Drugs	
<ul style="list-style-type: none"> • Chemotherapy Infusion or Injections (Skilled Administered Drugs) • Chemotherapy–Oral Drugs (Self-Administered Drugs) 	20% of applicable charges 20% of applicable charges, or as specified in applicable drug rider
Contraceptive Drugs and Devices	50% of applicable charges
Diabetic Supplies	50% of Applicable Charges
Tobacco Cessation Drugs and Products	None (up to 30-day supply)
Drug Therapy Care	
Growth Hormone Therapy	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Skilled-Administered Drug • Total Care Settings 	\$15 per visit \$15 per visit 20% of applicable charges Included in Total Care Services
Home IV/Infusion therapy	
<ul style="list-style-type: none"> • Therapy and IV drugs • Self-Administered Injections 	None See prescription drugs in this <i>Benefit Summary</i>
Inhalation Therapy	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Services
Miscellaneous Medical Treatments	
Blood and Blood Products	
<ul style="list-style-type: none"> • Medical Office • Rh Immune Globulin • Total Care Settings 	None 20% of applicable charges Included in Total Care Services
Dental Procedures for Children	
<ul style="list-style-type: none"> • Primary Care • Specialty Care • Total Care Settings 	\$15 per visit \$15 per visit Included in Total Care Services

Description	Cost Share
Hearing Aids	
<ul style="list-style-type: none"> Hearing Test <ul style="list-style-type: none"> Primary Care Specialty Care Appliances 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit 60% of applicable charges for lowest priced model, per ear, every 36 months
Hyperbaric Oxygen Therapy	
<ul style="list-style-type: none"> Primary Care Specialty Care Total Care Settings 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit Included in Total Care Services
Materials for Dressings and Casts	Cost Share will vary upon place of service
<ul style="list-style-type: none"> Total Care Settings 	Included in Total Care Services
Medical Foods	20% of Applicable Charges
Medical Social Services	None
Orthodontic Care for the Treatment of Orofacial Anomalies (from birth)	
<ul style="list-style-type: none"> Primary Care Specialty Care 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit
Pulmonary Rehabilitation	
<ul style="list-style-type: none"> Primary Care Specialty Care Total Care Settings 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit Included in Total Care Services

Kaiser Foundation Health Plan, Inc. – Hawaii

Infertility Treatment Rider

This Rider is included in the *Benefit Summary* in the front of the *Guide to Your Health Plan* (Guide). The provisions of this Guide and the Evidence of Coverage (EOC) apply to this Rider.

For Senior Advantage members, this Rider is included in the Medical Benefits Chart in the front of the *Evidence of Coverage (EOC)*.

Benefit Summary

Description	Cost Share
Special Services for Women	
Artificial insemination (intrauterine insemination)	Office visit copay

Benefit Description

Special Services for Women

Artificial Insemination

We cover artificial insemination (intrauterine insemination) to determine infertility status in accord with Medical Group requirements and criteria.

Kaiser Foundation Health Plan, Inc.–Hawaii

Kaiser Permanente Fit Rewards

This rider is part of the *Guide to Your Health Plan* (Guide) to which it is attached. This rider becomes part of *Chapter 5: Wellness and Other Special Features under the extra Services* section. The provisions of this guide and the Evidence of Coverage (EOC) apply to this rider.

Kaiser Permanente Fit Rewards® Program provides these extra services		
Kaiser Permanente Fit Rewards–Calendar Year	Basic Program fitness club and exercise center membership program	No charge
	<ul style="list-style-type: none"> ▪ Eligible members may enroll with and American Specialty Health, Inc. (ASH) contracted network fitness club ▪ Program enrollment includes standard fitness club services and features including access to cardiovascular equipment, access to resistance/strength equipment, access to classes which are routinely included in the general membership fee as part of the monthly fee, and for which the contracted fitness club does not typically require a fee per session, per week, per month, or some other time period; and where available, amenities such as saunas, steam rooms, and whirlpools ▪ Eligible Members should verify services and features with ASH contracted fitness club 	
	<p><u>Note:</u></p> <ul style="list-style-type: none"> ▪ Eligible members must pay the Fit Rewards \$200 annual program fee ♦ ▪ Eligible members must meet the 45-day, 30-minute per session activity requirement by the end of the calendar year 	

Or

<u>Home Fitness Program</u>	\$10
------------------------------------	-------------

- Eligible Members may select up to one of the available ASH home fitness kits per year

Active&Fit website

- All eligible Members have access to Active&Fit web-based services such as facility provider search, enrollment functions, educational content and fitness tools and trackers.

The following are excluded from Active&Fit Program:

- Instructor-led classes for which the ASH contracted fitness club charges a separate fee (and which are not routinely included in the general membership fee as part of the monthly membership fee).
- Personal trainers, classes, and club services, amenities, and products or supplies for which the ASH contracted fitness club charges Members an additional fee.
- Access to fitness or exercise clubs that are not part of ASH's contracted network.
- Home fitness kits not provided through ASH's Active&Fit program.
- Enrollment for Members not specifically listed as eligible for this program, as defined by the Group and Kaiser Permanente.
- Enrollment for Members under the age of 16.

♦ Members must pay their fee directly to ASH prior to using services. Kaiser Permanente Fit Rewards is a value-added service and not part of your medical benefits. Fees do not count toward the eligible Member's health benefit plan's Annual Copayment Maximum.

Kaiser Permanente shall not undertake to provide or to assure the availability and access to gym facilities approved by ASH.

Kaiser Permanente Fit Rewards is part of the Active&Fit Program, administered by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit and the Active&Fit logo are federally registered trademarks of ASH and used with permission herein. The details of this program are subject to change. For the most current details and specifics, please visit kp.org/fitrewards