

Principal Benefits for Kaiser Permanente Senior Advantage (HMO) with Part D (1/1/16—12/31/16)

The Services described below are covered only if all of the following conditions are satisfied:

- The Services are Medically Necessary and in accord with Medicare guidelines
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Northern California Region Service Area, except where specifically noted to the contrary in the *Evidence of Coverage (EOC)*

Accumulation Period

The Accumulation Period for this plan is 1/1/16 through 12/31/16 (calendar year).

Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:

For self-only enrollment (a Family of one Member)	\$2,000 per calendar year
For any one Member in a Family of two or more Members	\$2,000 per calendar year
For an entire Family of two or more Members	\$4,000 per calendar year

Plan Deductible

None

Professional Services (Plan Provider office visits)

You Pay

Most Primary Care Visits and most Non-Physician Specialty Visits.....	\$15 per visit
Most Physician Specialist Visits.....	\$15 per visit
Annual Wellness visit and the "Welcome to Medicare" preventive visit	No charge
Routine physical exams.....	No charge
Routine eye exams with a Plan Optometrist	\$15 per visit
Hearing exams	\$15 per visit
Urgent care consultations, evaluations, and treatment.....	\$15 per visit
Physical, occupational, and speech therapy.....	\$15 per visit

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures.....	\$100 per procedure
Allergy injections (including allergy serum).....	\$3 per visit
Most immunizations (including the vaccine)	No charge
Most X-rays, annual mammograms, and laboratory tests.....	No charge
Manual manipulation of the spine	\$15 per visit

Hospitalization Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	\$250 per admission
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Emergency Health Coverage

You Pay

Emergency Department visits.....	\$50 per visit
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Ambulance Services

You Pay

Ambulance Services.....	\$100 per trip
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Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:

Most generic items at a Plan Pharmacy	\$10 for up to a 30-day supply, \$20 for a 31- to 60-day supply, or \$30 for a 61- to 100-day supply
Most generic refills through our mail-order service	\$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply
Most brand-name items at a Plan Pharmacy.....	\$25 for up to a 30-day supply, \$50 for a 31- to 60-day supply, or \$75 for a 61- to 100-day supply
Most brand-name refills through our mail-order service	\$25 for up to a 30-day supply or \$50 for a 31- to 100-day supply

Durable Medical Equipment (DME)

You Pay

Covered durable medical equipment for home use	20 percent Coinsurance
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Mental Health Services

You Pay

Inpatient psychiatric hospitalization	\$250 per admission
Individual outpatient mental health evaluation and treatment.....	\$15 per visit
Group outpatient mental health treatment	\$7 per visit

Chemical Dependency Services	You Pay
Inpatient detoxification	\$250 per admission
Individual outpatient chemical dependency evaluation and treatment	\$15 per visit
Group outpatient chemical dependency treatment	\$5 per visit
Home Health Services	You Pay
Home health care (part-time, intermittent)	No charge
Other	You Pay
Eyeglasses or contact lenses every 24 months	Amount in excess of \$150 Allowance
Skilled nursing facility care (up to 100 days per benefit period)	No charge
External prosthetic and orthotic devices	20 percent Coinsurance
Ostomy and urological supplies	20 percent Coinsurance

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).