

Principal Benefits for Kaiser Permanente Traditional Plan (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
- 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 (your Home Region), except where specifically noted to the contrary in the *Evidence of Coverage (EOC)* for authorized referrals, hospice care, Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

Health Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call our Member Service Contact Center.

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.....	\$20 per visit
Most Physician Specialist Visits.....	\$20 per visit
Routine physical maintenance exams, including well-woman exams	\$20 per visit
Well-child preventive exams (through age 23 months)	No charge
Family planning counseling and consultations.....	\$20 per visit
Scheduled prenatal care exams	No charge
Routine eye exams with a Plan Optometrist	\$20 per visit
Hearing exams	\$20 per visit
Urgent care consultations, evaluations, and treatment.....	\$20 per visit
Most physical, occupational, and speech therapy	\$20 per visit

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures.....	\$100 per procedure
Allergy injections (including allergy serum)	No charge
Most immunizations (including the vaccine)	No charge
Most X-rays and laboratory tests	No charge
Most individual health education counseling.....	\$20 per visit
Covered health education programs.....	No charge

Hospitalization Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	\$500 per admission
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Emergency Health Coverage

You Pay

Emergency Department visits.....	\$100 per visit
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Note: This Cost Share does not apply if admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).

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	\$15 for up to a 30-day supply
Most generic refills through our mail-order service	\$30 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy.....	\$30 for up to a 30-day supply
Most brand-name refills through our mail-order service	\$60 for up to a 100-day supply

Durable Medical Equipment (DME)

You Pay

DME items in accord with our DME formulary guidelines	20% Coinsurance
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Mental Health Services	You Pay
Inpatient psychiatric hospitalization	\$500 per admission
Individual outpatient mental health evaluation and treatment	\$20 per visit
Group outpatient mental health treatment	\$10 per visit
Chemical Dependency Services	You Pay
Inpatient detoxification	\$500 per admission
Individual outpatient chemical dependency evaluation and treatment	\$20 per visit
Group outpatient chemical dependency treatment	\$5 per visit
Home Health Services	You Pay
Home health care	No charge
Other	You Pay
Skilled nursing facility care (up to 100 days per benefit period)	No charge
Prosthetic and orthotic devices	No charge
All Services related to covered infertility treatment	50% Coinsurance
Hospice care	No charge

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).