

Principal Benefits for

Kaiser Permanente HSA-Qualified Deductible HMO Plan (1/1/18—12/31/18)

"Kaiser Permanente HSA-Qualified Deductible HMO Plan" is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. For a complete explanation, please refer to the EOC.

Accumulation Period

The Accumulation Period for this plan is 1/1/18 through 12/31/18 (calendar year).

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.

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.

Note: The Plan Deductible amount is subject to increase if the U.S. Department of the Treasury changes the minimum deductible required in High Deductible Health Plans.

| Amounts Per Accumulation Period | Self-Only Coverage (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 | \$5,250 | \$5,250 | \$10,500 |
| Plan Deductible | \$2,700 | \$2,700 | \$5,450 |
| Drug Deductible | Not applicable | Not applicable | Not applicable |

Professional Services (Plan Provider office visits)

You Pay

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|--|--|
| Most Primary Care Visits and most Non-Physician Specialist Visits..... | \$30 per visit after Plan Deductible |
| Most Physician Specialist Visits..... | \$30 per visit after Plan Deductible |
| Routine physical maintenance exams, including well-woman exams | No charge (Plan Deductible doesn't apply) |
| Well-child preventive exams (through age 23 months)..... | No charge (Plan Deductible doesn't apply) |
| Family planning counseling and consultations..... | No charge (Plan Deductible doesn't apply) |
| Scheduled prenatal care exams | No charge (Plan Deductible doesn't apply) |
| Routine eye exams with a Plan Optometrist | \$30 per visit (Plan Deductible doesn't apply) |
| Urgent care consultations, evaluations, and treatment | \$30 per visit after Plan Deductible |
| Most physical, occupational, and speech therapy..... | \$30 per visit after Plan Deductible |

Outpatient Services

You Pay

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| Outpatient surgery and certain other outpatient procedures..... | 30% Coinsurance after Plan Deductible |
| Allergy injections (including allergy serum) | \$5 per visit after Plan Deductible |
| Most immunizations (including the vaccine) | No charge (Plan Deductible doesn't apply) |
| Most X-rays and laboratory tests..... | \$10 per encounter after Plan Deductible |
| Preventive X-rays, screenings, and laboratory tests as described in the EOC..... | No charge (Plan Deductible doesn't apply) |
| MRI, most CT, and PET scans..... | \$50 per procedure after Plan Deductible |
| Covered individual health education counseling | No charge (Plan Deductible doesn't apply) |
| Covered health education programs | No charge (Plan Deductible doesn't apply) |

Hospitalization Services

You Pay

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| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs..... | 30% Coinsurance after Plan Deductible |
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Emergency Health Coverage

You Pay

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| Emergency Department visits..... | 30% Coinsurance after Plan Deductible |
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Note: This Cost Share does not apply if you are admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).

Ambulance Services

You Pay

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| Ambulance Services..... | \$100 per trip after Plan Deductible |
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Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:

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| Most generic items at a Plan Pharmacy | \$10 for up to a 30-day supply after Plan Deductible |
| Most generic refills through our mail-order service..... | \$20 for up to a 100-day supply after Plan Deductible |

| | |
|--|---|
| Most brand-name items at a Plan Pharmacy | \$30 for up to a 30-day supply after Plan Deductible |
| Most brand-name refills through our mail-order service | \$60 for up to a 100-day supply after Plan Deductible |
| Most specialty items at a Plan Pharmacy | \$30 for up to a 30-day supply after Plan Deductible |

Durable Medical Equipment (DME)

You Pay

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| DME items as described in the <i>EOC</i> | 20% Coinsurance after Plan Deductible |
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Mental Health Services

You Pay

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| Inpatient psychiatric hospitalization | 30% Coinsurance after Plan Deductible |
| Individual outpatient mental health evaluation and treatment | \$30 per visit after Plan Deductible |
| Group outpatient mental health treatment | \$15 per visit after Plan Deductible |

Substance Use Disorder Treatment

You Pay

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| Inpatient detoxification | 30% Coinsurance after Plan Deductible |
| Individual outpatient substance use disorder evaluation and treatment | \$30 per visit after Plan Deductible |
| Group outpatient substance use disorder treatment | \$5 per visit after Plan Deductible |

Home Health Services

You Pay

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| Home health care (up to 100 visits per Accumulation Period) | No charge after Plan Deductible |
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Other

You Pay

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|---|---------------------------------------|
| Skilled nursing facility care (up to 100 days per benefit period) | 30% Coinsurance after Plan Deductible |
| Prosthetic and orthotic devices as described in the <i>EOC</i> | No charge after Plan Deductible |
| Hospice care | No charge after Plan Deductible |

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).