

**Principal Benefits for  
 Kaiser Permanente Traditional HMO Plan (1/1/19—12/31/19)**

**Accumulation Period**

The Accumulation Period for this plan is 1/1/19 through 12/31/19 (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.

| Amounts Per Accumulation Period | Self-Only Coverage<br>(a Family of one Member) | Family Coverage<br>Each Member in a Family of two<br>or more Members | Family Coverage<br>Entire Family of two or more<br>Members |
|---------------------------------|--|--|--|
| Plan Out-of-Pocket Maximum      | \$1,500  | \$1,500  | \$3,000  |
| Plan Deductible                 | None   | None   | None   |
| Drug Deductible                 | None   | None   | None   |

**Professional Services (Plan Provider office visits)**

|  | You Pay        |
|--|----------------|
| Most Primary Care Visits and most Non-Physician Specialist Visits..... | \$30 per visit |
| Most Physician Specialist Visits.....                                  | \$30 per visit |
| Routine physical maintenance exams, including well-woman exams .....   | No charge      |
| Well-child preventive exams (through age 23 months).....               | No charge      |
| Family planning counseling and consultations.....                      | No charge      |
| Scheduled prenatal care exams .....                                    | No charge      |
| Routine eye exams with a Plan Optometrist .....                        | No charge      |
| Urgent care consultations, evaluations, and treatment .....            | \$30 per visit |
| Most physical, occupational, and speech therapy.....                   | \$30 per visit |

**Outpatient Services**

|   | You Pay             |
|---|---------------------|
| Outpatient surgery and certain other outpatient procedures..... | \$30 per procedure  |
| Allergy injections (including allergy serum) .....              | No charge           |
| Most immunizations (including the vaccine) .....                | No charge           |
| Most X-rays and laboratory tests.....                           | No charge           |
| MRI, most CT, and PET scans.....                                | \$100 per procedure |
| Covered individual health education counseling .....            | No charge           |
| Covered health education programs .....                         | No charge           |

**Hospitalization Services**

|   | You Pay             |
|---|---------------------|
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs..... | \$500 per admission |

**Emergency Health Coverage**

|   | You Pay         |
|---|-----------------|
| Emergency Department visits.....  | \$100 per visit |
| 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        |
|-------------------------|----------------|
| Ambulance Services..... | \$150 per trip |

**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 .....                         | \$35 for up to a 30-day supply  |
| Most brand-name refills through our mail-order service.....            | \$70 for up to a 100-day supply |
| Most specialty items at a Plan Pharmacy .....                          | \$35 for up to a 30-day supply  |

**Durable Medical Equipment (DME)**

|  | You Pay         |
|--|-----------------|
| DME items as described in the EOC..... | 20% Coinsurance |

| <b>Mental Health Services</b>  | <b>You Pay</b>      |
|--|---------------------|
| Inpatient psychiatric hospitalization.....                                 | \$500 per admission |
| Individual outpatient mental health evaluation and treatment .....         | \$30 per visit      |
| Group outpatient mental health treatment .....                             | \$15 per visit      |
| <b>Substance Use Disorder Treatment</b>                                    | <b>You Pay</b>      |
| Inpatient detoxification .....   | \$500 per admission |
| Individual outpatient substance use disorder evaluation and treatment..... | \$30 per visit      |
| Group outpatient substance use disorder treatment .....                    | \$5 per visit       |
| <b>Home Health Services</b>  | <b>You Pay</b>      |
| Home health care (up to 100 visits per Accumulation Period) .....          | No charge           |
| <b>Other</b>   | <b>You Pay</b>      |
| Skilled nursing facility care (up to 100 days per benefit period).....     | No charge           |
| Prosthetic and orthotic devices as described in the <i>EOC</i> .....       | No charge           |
| Covered Services for diagnosis and treatment of infertility.....           | 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).