

## Principal Benefits for Kaiser Permanente Deductible HMO Plan (1/1/25—12/31/25)

### Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

### Out-of-Pocket Maximums and Deductibles

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 deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

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	\$3,000	\$3,000	\$6,000
Plan Deductible	\$250	\$250	\$500
Drug Deductible	None	None	None

### Plan Provider Office Visits

Most Primary Care Visits and most Non-Physician Specialist Visits.....	<b>You Pay</b> \$20 per visit (Plan Deductible doesn't apply)
Most Physician Specialist Visits .....	\$30 per visit (Plan Deductible doesn't apply)
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)
Routine eye exams with a Plan Optometrist.....	No charge (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment .....	\$20 per visit (Plan Deductible doesn't apply)
Most physical, occupational, and speech therapy .....	\$20 per visit (Plan Deductible doesn't apply)

### Telehealth Visits

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone .....	<b>You Pay</b> No charge (Plan Deductible doesn't apply)
Physician Specialist Visits by interactive video or telephone .....	No charge (Plan Deductible doesn't apply)

### Outpatient Services

Outpatient surgery and certain other outpatient procedures .....	<b>You Pay</b> 10% Coinsurance after Plan Deductible
Most immunizations (including the vaccine) .....	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests .....	\$10 per encounter (Plan Deductible doesn't apply)
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 .....	10% Coinsurance up to a maximum of \$150 per procedure (Plan Deductible doesn't apply)

### Hospital Inpatient Services

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	<b>You Pay</b> 10% Coinsurance after Plan Deductible
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### Emergency Services

Emergency department visits .....	<b>You Pay</b> 10% Coinsurance after Plan Deductible
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Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the emergency department Cost Share (see "Hospital Inpatient Services" for inpatient Cost Share)

### Ambulance Services

Ambulance Services .....	<b>You Pay</b> \$150 per trip (Plan Deductible doesn't apply)
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### Prescription Drug Coverage

Covered outpatient items in accord with our drug formulary guidelines:	<b>You Pay</b>
Most generic items (Tier 1) at a Plan Pharmacy .....	\$10 for up to a 30-day supply (Plan Deductible doesn't apply)
Most generic (Tier 1) refills through our mail-order service .....	\$20 for up to a 100-day supply (Plan Deductible doesn't apply)
Most brand-name items (Tier 2) at a Plan Pharmacy .....	\$30 for up to a 30-day supply (Plan Deductible doesn't apply)
Most brand-name (Tier 2) refills through our mail-order service .....	\$60 for up to a 100-day supply (Plan Deductible doesn't apply)
Most specialty items (Tier 4) at a Plan Pharmacy .....	20% Coinsurance (not to exceed \$250) for up to a 30-day supply (Plan Deductible doesn't apply)

<b>Durable Medical Equipment (DME)</b>	<b>You Pay</b>
DME items as described in the <i>EOC</i> .....	20% Coinsurance (Plan Deductible doesn't apply)
<b>Mental Health Services</b>	<b>You Pay</b>
Inpatient psychiatric hospitalization .....	10% Coinsurance after Plan Deductible
Individual outpatient mental health evaluation and treatment .....	\$20 per visit (Plan Deductible doesn't apply)
Group outpatient mental health treatment .....	\$10 per visit (Plan Deductible doesn't apply)
<b>Substance Use Disorder Treatment</b>	<b>You Pay</b>
Inpatient detoxification .....	10% Coinsurance after Plan Deductible
Individual outpatient substance use disorder evaluation and treatment .....	\$20 per visit (Plan Deductible doesn't apply)
Group outpatient substance use disorder treatment .....	\$5 per visit (Plan Deductible doesn't apply)
<b>Home Health Services</b>	<b>You Pay</b>
Home health care (up to 100 visits per Accumulation Period) .....	No charge (Plan Deductible doesn't apply)
<b>Other</b>	<b>You Pay</b>
Skilled nursing facility care (up to 100 days per benefit period) .....	10% Coinsurance (Plan Deductible doesn't apply)
Prosthetic and orthotic devices as described in the <i>EOC</i> .....	No charge (Plan Deductible doesn't apply)
Diagnosis and treatment of infertility and artificial insemination (such as outpatient procedures or laboratory tests) as described in the <i>EOC</i> .....	50% Coinsurance (Plan Deductible doesn't apply)
Assisted reproductive technology ("ART") Services.....	Not covered

This proposal is a summary and does not include all benefits, member cost share, out-of-pocket maximums, exclusions, or limitations. For a complete description, please refer to the *Evidence of Coverage*.