### **Benefit Summary**

#### **HDIEET PLAN 5**

# Principal Benefits for Kaiser Permanente Deductible HMO Plan (7/1/17—6/30/18)

# **Accumulation Period**

The Accumulation Period for this plan is 1/1/17 through 12/31/17 (calendar year).

## Out-of-Pocket Maximum(s) and Deductible(s)

**Amounts Per Accumulation Period** 

Plan Out-of-Pocket Maximum

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.

**Self-Only Coverage** 

(a Family of one Member)

\$6,000

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.

Family Coverage

Each Member in a Family of

two or more Members

\$6,000

Family Coverage

Entire Family of two or more

Members

\$12,000

Plan Deductible	\$4,500	\$4,500	\$9,000	
Drug Deductible	\$250	\$250	Not applicable	
Professional Services (Plan Provider of	fice visits)	You Pay	11	
Most Primary Care Visits and most Non-Physician Specialist Visits  Most Physician Specialist Visits  Routine physical maintenance exams, including well-woman exams  Well-child preventive exams (through age 23 months)  Family planning counseling and consultations  Scheduled prenatal care exams  Routine eye exams with a Plan Optometrist  Urgent care consultations, evaluations, and treatment  Most physical, occupational, and speech therapy			<ul> <li>\$50 per visit after Plan Deductible</li> <li>\$50 per visit after Plan Deductible</li> <li>No charge (Plan Deductible doesn't apply)</li> <li>\$50 per visit after Plan Deductible</li> </ul>	
Outpatient Services		You Pay	You Pay	
Outpatient surgery and certain other outpatient procedures.  Allergy injections (including allergy serum).  Most immunizations (including the vaccine).  Most X-rays and laboratory tests.  Preventive X-rays, screenings, and laboratory tests as described in the EOC.  MRI, most CT, and PET scans.  Covered individual health education counseling.  Covered health education programs.			\$15 per visit after Plan Deductible No charge (Plan Deductible doesn't apply) 40% Coinsurance after Plan Deductible No charge (Plan Deductible doesn't apply) \$150 per procedure after Plan Deductible No charge (Plan Deductible doesn't apply)	
Covered Health education programs		No charge (Plan Ded	uctible doesn't apply)	
Hospitalization Services		You Pay	uctible doesi1t apply)	
. •		You Pay	,	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra		You Pay40% Coinsurance aft	,	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits  Note: This Cost Share does not apply if yo  "Hospitalization Services" for inpatient Co	ays, laboratory tests, and drugs	You Pay40% Coinsurance aft You Pay\$250 per visit after Play spital as an inpatient for covere	er Plan Deductible an Deductible	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits  Note: This Cost Share does not apply if yo  "Hospitalization Services" for inpatient Co  Ambulance Services	ays, laboratory tests, and drugs  u are admitted directly to the host Share).	You Pay	er Plan Deductible an Deductible d Services (see	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits	ays, laboratory tests, and drugs  u are admitted directly to the host Share).	You Pay  40% Coinsurance aft  You Pay  \$250 per visit after Plespital as an inpatient for covere  You Pay  40% Coinsurance aft	er Plan Deductible an Deductible d Services (see	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits  Note: This Cost Share does not apply if yo  "Hospitalization Services" for inpatient Co  Ambulance Services	ays, laboratory tests, and drugs  u are admitted directly to the host Share).	You Pay	er Plan Deductible an Deductible d Services (see	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits	ays, laboratory tests, and drugs u are admitted directly to the host Share).	You Pay	er Plan Deductible an Deductible d Services (see er Plan Deductible y supply (Drug Deductible	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits  Note: This Cost Share does not apply if yo  "Hospitalization Services" for inpatient Co  Ambulance Services  Ambulance Services	ays, laboratory tests, and drugs u are admitted directly to the host Share).	You Pay	er Plan Deductible an Deductible d Services (see er Plan Deductible y supply (Drug Deductible ay supply (Drug Deductible	
Hospitalization Services  Room and board, surgery, anesthesia, X-ra  Emergency Health Coverage  Emergency Department visits	ays, laboratory tests, and drugs u are admitted directly to the host Share).  Ir drug formulary guidelines:  er service	You Pay	er Plan Deductible  an Deductible d Services (see er Plan Deductible  y supply (Drug Deductible ay supply (Drug Deductible y supply after Drug Deductible ay supply after Drug	

Benefit Summary	(continued)	
Durable Medical Equipment (DME)	You Pay	
DME items that are essential health benefits in accord with our DME formulary guidelines	40% Coinsurance (Plan Deductible doesn't apply)	
Mental Health Services	You Pay	
Inpatient psychiatric hospitalization	\$50 per visit after Plan Deductible	
Chemical Dependency Services	You Pay	
Inpatient detoxification	\$50 per visit after Plan Deductible	
Home Health Services	You Pay	
Home health care (up to 100 visits per Accumulation Period)	No charge (Plan Deductible doesn't apply)	
Other	You Pay	
Skilled nursing facility care (up to 100 days per benefit period)	No charge (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply)	

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).