

| 2023 Benefit Summary | PPO Plan 13910 NCR / 13911 SCR | |
|--|---|--|
| | Participating Provider Tier ^{(15)*} | Non-Participating Provider Tier* |
| | <i>Precertification is required for certain services†</i> | |
| The Accumulation Period for this Plan is Calendar Year | | |
| Maximum benefit while insured | Unlimited | |
| | Insured pays | |
| Deductible per accumulation period⁽¹⁾⁽²⁾ | \$1,500 Individual \$3,000 Family | \$3,000 Individual \$6,000 Family |
| Out-of-Pocket Maximum per accumulation period⁽²⁾ | \$5,000 Individual \$10,000 Family | \$10,000 Individual \$20,000 Family |
| Hospital care | \$250 Copayment per admission, then | \$500 Copayment per admission, then |
| Room, board, and critical care units | 20% | 40% |
| Imaging, including X-rays and lab tests | 20% | 40% |
| Transplants | 20% | 40% |
| Physician, surgeon, and surgical services | 20% | 40% |
| Nursing care, anesthesia, and inpatient prescribed drugs | 20% | 40% |
| Birth Services ⁽⁷⁾ | 20% | 40% |
| Outpatient care | | |
| Physician office visits | \$35 Copayment ⁽³⁾ | 40% |
| Specialty care | \$35 Copayment ⁽³⁾ | 40% |
| Telehealth visits ⁽⁸⁾ | \$35 Copayment ⁽³⁾ | 40% |
| Preventive screening services | No charge ⁽³⁾ | 40% ⁽³⁾ |
| Routine adult physical exam | No charge ⁽³⁾⁽⁴⁾ | Not covered |
| Well-child preventive care visits | No charge ⁽³⁾⁽⁵⁾ | 40% ⁽⁵⁾ |
| Family planning visits | \$35 Copayment ⁽³⁾ | 40% |
| Prenatal care ⁽⁶⁾ | No charge ⁽³⁾ | 40% ⁽³⁾ |
| Outpatient Surgery | \$100 Copayment, then 20% per procedure | \$150 Copayment, then 40% per procedure |
| Lab Test and Imaging, including X-rays | 20% | 40% |
| Hearing exams | No charge ⁽³⁾ | Not covered |
| Occupational, physical, respiratory, and speech therapy visits | 20% | 40% |
| Health Education | No charge ⁽³⁾ | 40% |
| Diabetic Day Care Management Classes | No charge ⁽³⁾ | 40% |
| Emergency Care (Emergency Copayment waived if admitted) | \$150 Copayment per visit, then 20% | |
| Emergency Ambulance Service | 40% | 40% |
| Medically Necessary Non-emergency Ambulance Service | 40% | 40% |
| Urgent Care | \$55 Copayment ⁽³⁾ | 40% |

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| Prescriptions⁽⁹⁾ | MedImpact Pharmacies⁽¹⁰⁾⁽¹⁶⁾ | Non-Participating Pharmacies |
| Generic drugs (30-day supply) | \$15 Copayment | Not covered |
| Brand drugs (30-day supply) | \$40 Copayment | Not covered |
| Contraceptive drugs | No charge | Not covered |
| Specialty drugs ⁽¹¹⁾ | 30% with \$250 per prescription maximum | Not covered |
| Mail-order generic drugs (maximum benefit of a 100- day supply) | \$30 Copayment | Not covered |
| Mail-order brand drugs (maximum benefit of a 100- day supply) | \$80 Copayment | Not covered |
| Mental health care | | |
| Inpatient hospitalization | \$250 Copayment per admission, then 20% | \$500 Copayment per admission, then 40% |
| Outpatient individual therapy visits | \$35 Copayment ⁽³⁾ | 40% |
| Outpatient group therapy visits | \$17 Copayment ⁽³⁾ | 40% |
| Substance use disorder treatment | | |
| Inpatient hospitalization | \$250 Copayment per admission, then 20% | \$500 Copayment per admission, then 40% |
| Outpatient individual therapy visits | \$35 Copayment ⁽³⁾ | 40% |
| Outpatient group therapy visits | \$17 Copayment ⁽³⁾ | 40% |
| Durable medical equipment⁽¹³⁾ | 30% | 50% |
| Diabetic Equipment and Supplies ⁽¹⁴⁾ | 30% | 30% |
| Prosthetics, orthotics, and special footwear | 20% | 40% |
| Additional benefits | | |
| Care in a skilled-nursing facility (60-day combined limit per benefit period) ⁽¹⁷⁾ | \$250 Copayment per admission, then 20% | \$500 Copayment per admission, then 40% |
| Home health care (100-day combined limit per accumulation period) ⁽¹⁷⁾ | 20% ⁽³⁾ | 20% ⁽³⁾ |
| Hospice care | 20% | 40% |
| Fertility services ⁽¹²⁾ | 20% ⁽³⁾ | 40% ⁽³⁾ |

Note: These benefits are subject to regulatory approval.

This chart only describes a summary of the benefits. For a complete understanding of benefits, please read this summary in conjunction with the Kaiser Permanente Insurance Company *Certificate of Insurance*, which contains a complete explanation of benefits, exclusions, and limitations. The information provided in this Benefit Summary is not intended for use as a Summary Plan Description, nor is it designed to serve as the *Certificate of Insurance*.

Footnotes

- (1) Deductibles contribute towards satisfying the Out-of-Pocket Maximum. This plan carries an embedded Deductible and Out-of-Pocket Maximum. Benefits become payable for each family member after their individual annual Deductible is met, or when the family Deductible is satisfied. A family member can meet the individual annual Out-of-Pocket Maximum before the family Out-of-Pocket Maximum is satisfied.
- (2) Covered Charges incurred toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Participating Provider Tier will accumulate toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Participating Provider Tier. Likewise, Covered Charges incurred toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Non-Participating Provider Tier will accumulate toward satisfaction of the Deductible or Out-of-Pocket Maximum on the Non-Participating Provider Tier. The Deductible, Copayments, and Coinsurance paid for most covered services contribute towards the satisfaction of the Out-of-Pocket Maximum. For a complete understanding of the Out-of-Pocket Maximum, please refer to your *Certificate of Insurance*.
- (3) Exempt from Deductible.
- (4) Routine adult physical exams are limited to one exam every 12 months.
- (5) Well-child preventive care, including immunizations, is exempt from Deductible.
- (6) Routine prenatal care office visits are covered as required under the Patient Protection Affordable Care Act (PPACA). This includes the initial and subsequent histories, physical examinations, recording of weight, blood pressures, fetal heart tones, and routine chemical urinalysis.
- (7) Birth Services including delivery and inpatient care for mother and baby are covered under your inpatient services benefit. For a complete understanding of Birth Services, please see your Certificate of Insurance.
- (8) Telehealth care is provided where applicable and available via communication methods such as telephone, video, or email. Cost shares vary depending on the type of service provided and are equivalent to an in-person visit specific to that service.
- (9) Member is responsible for paying the brand name Copayment plus the difference in cost between the generic drug and the brand name drug when patient requests brand name drug and a generic version is prescribed by the physician.
- (10) MedImpact Pharmacy Copayments and Coinsurance are not subject to, nor do they contribute toward satisfaction of the Deductible. However, they do contribute toward the satisfaction of the Out-of-Pocket Maximum. Select prescription drugs are excluded from coverage.
- (11) Specialty drugs are limited to a 30-day maximum supply and are not available under the mail order service.
- (12) Benefits payable for treatment of infertility are limited to \$1,000 per accumulation period combined for services provided by Participating Providers or Non-Participating Providers. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as a sickness. Covered Charges for infertility services do not accumulate towards satisfaction of the Out-of-Pocket Maximum.
- (13) Certain Durable Medical Equipment is limited to a maximum of \$2,000 per accumulation period combined for services provided by Participating Providers and Non-Participating Providers. Certain Durable Medical Equipment is not subject to the Deductible nor contributes to the Out-of-Pocket Maximum.
- (14) Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on Actual Billed Charges and are not subject to the Durable Medical Equipment annual maximum limit of \$2,000 per accumulation period.
- (15) Online directories of Participating Providers available to you can be found by visiting kp.org/kpic/ppo.
- (16) An online directory of Pharmacies available to you can be found by visiting kp.org/pharmacylocator/ppo.
- (17) The visit maximum does not apply to medically necessary treatment of Mental Health and Substance Use Disorder.

†Precertification of services provided by Participating Providers and Non-Participating Providers

Precertification is required for most hospital confinements, including preadmission testing, inpatient care at a skilled-nursing facility, or other licensed, freestanding facilities, such as hospice care, home health care, or care at a rehabilitation facility, and select outpatient procedures. Failure to obtain precertification will result in a penalty of \$500 per occurrence for Covered Charges incurred in connection with these services. This penalty will not count toward the satisfaction of any Deductibles or Out-of-Pocket Maximums. For a complete understanding of the precertification requirements, please refer to your *Certificate of Insurance*.

***Based on Maximum Allowable Charge for Covered Services**

Payments are based upon the Maximum Allowable Charge for Covered Services. Maximum Allowable Charge means the lesser of: the Usual, Customary, and Reasonable Charges; or the negotiated Rate; or the Actual Billed Charges. The Maximum Allowable Charge may be less than the amount actually billed by the provider. Covered Persons may be responsible for payment of any amounts in excess of the Maximum Allowable Charge for a Covered Service.

PPO Benefits are underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP)