Plan Comparison¹

2022-2023 FEATURES	2022 Bronze 60 HDHP HMO 7000/0* + Child Dental HSA-qualified High Deductible Health Plan (HSA can be administered through Kaiser Permanente)	2023 Bronze 60 HDHP HMO 7000/0* + Child Dental HSA-qualified High Deductible Health Plan (HSA can be administered through Kaiser Permanente)			
			PLAN DEDUCTIBLE Embedded	\$7,000/\$14,000	\$7,000/\$14,000
			OUT-OF-POCKET MAXIMUM Embedded	\$7,000/\$14,000	\$7,000/\$14,000
IN THE MEDICAL OFFICE	\$7,000/\$14,000	\$7,000/\$14,000			
Primary care visits	\$0 (after plan deductible)	\$0 (after plan deductible)			
Urgent care visits	\$0 (after plan deductible)	\$0 (after plan deductible)			
Specialty office visits	\$0 (after plan deductible)	\$0 (after plan deductible)			
Preventive exams, vaccines (immunizations)	\$0	\$0			
Prenatal care	\$0	\$0			
Postpartum care	\$0 (after plan deductible)	\$0 (after plan deductible)			
Well-child preventive care visits	\$0	\$0			
Allergy injections	\$0 per visit (after plan deductible)	\$0 per visit (after plan deductible)			
Fertility services	Not covered	Not covered			
Physical, occupational, and speech therapy	\$0 (after plan deductible)	\$0 (after plan deductible)			
Most laboratory tests	\$0 (after plan deductible)	\$0 (after plan deductible)			
Most X-rays and diagnostic testing Most MRI/CT/PET scans	\$0 (after plan deductible) \$0 (after plan deductible)	\$0 (after plan deductible) \$0 (after plan deductible)			
Outpatient surgery (per procedure)	\$0 (after plan deductible)	\$0 (after plan deductible)			
EMERGENCY SERVICES Emergency department visits (waived if admitted directly to hospital)	\$0 (after plan deductible)	\$0 (after plan deductible)			
Ambulance	\$0 (after plan deductible)	\$0 (after plan deductible)			
PRESCRIPTIONS Generic drugs (up to a 30-day supply)	\$0 (after plan deductible)	\$0 (after plan deductible)			
(up to a 30-day supply) Brand-name drugs (up to a 30-day supply)	\$0 (after plan deductible)	\$0 (after plan deductible)			
Specialty drugs (up to a 30-day supply)	\$0 (after plan deductible)	\$0 (after plan deductible)			
HOSPITAL INPATIENT CARE Physicians' services, room and board, tests, medications, supplies, therapies, birth services	\$0 (after plan deductible)	\$0 (after plan deductible)			
Skilled nursing facility care (up to 100 days per benefit period)	\$0 (after plan deductible)	\$0 (after plan deductible)			
MENTAL HEALTH SERVICES Outpatient (in the medical office)	\$0 (after plan deductible)	\$0 (after plan deductible)			
Inpatient (in the hospital)	\$0 (after plan deductible) \$0 (after plan deductible)	\$0 (after plan deductible) \$0 (after plan deductible)			
SUBSTANCE USE DISORDER SERVICES					
Outpatient (in the medical office)	\$0 (after plan deductible)	\$0 (after plan deductible)			
Inpatient (in the hospital) - detoxification only	\$0 (after plan deductible)	\$0 (after plan deductible)			
OTHER Televisits	\$0 (after plan deductible)	\$0 (after plan deductible)			
Acupuncture	\$0 per visit (after plan deductible) for physician-referred acupuncture	\$0 per visit (after plan deductible) for physician-referred acupuncture			
Certain durable medical equipment (DME) (supplemental and base)	\$0 (after plan deductible)	\$0 (after plan deductible)			
Certain prosthetic and orthotic devices	\$0 (after plan deductible)	\$0 (after plan deductible)			
Pediatric optical (eyewear)	1 pair of eyeglasses or contact lenses per year	1 pair of eyeglasses or contact lenses per year			
Pediatric vision exam	\$0	\$0			
Adult optical (eyewear)	Not covered	Not covered			
Adult vision exam (for eye refraction)	\$0	\$0			
Home health care (up to 100 visits per year)	\$0 (after plan deductible)	\$0 (after plan deductible) \$0 (after plan deductible)			
Hospice care	\$0 (after plan deductible)				