



Complete Suite plan comparison chart

Use this overview of our Complete Suite portfolio to easily explore a wide range of Kaiser Permanente plans. This interactive tool also enables you to get quick side-by-side comparisons of the different plans we have to offer.



| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|----------|-----|------|----|------|----|-----|
| | | | | | | |

Categories:

| Traditional HMO plans | 5 |
|---|----|
| Deductible plans (DHMO) | 6 |
| Virtual Complete™ plans (VC) | 10 |
| HSA-qualified high-deductible health plans (HDHP) | 12 |
| Everyday Care plans (EC) | 15 |
| Choice PPO plans | 16 |
| Choice PPO HDHP plans | 21 |

| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|--------------------------|---------------------------|----------------------------------|---------|----------------------------|----------------|------------|
| | | | | A BETTER WAY | TO TAKE CARE O | F BUSINESS |
| | | | | | | |
| Comp | olete Sui | te plan p | pairing | s and pla | n | |
| comp | arisons | | | | | |
| | | | | | | |
| | | noice PPO pla ualified high d | | e paired with a | traditional, | |
| deddedd | | danned high d | | | | |
| | l copay, dec | | | Kaiser Per | | |
| and HS (including nev | A-qualified w Everyday | | | Choice | e PPO | |
| | | | | Out of potus | the providers | |
| Kaisa | er Permanen | to | | Out-of-netwo | | |
| | oroviders | | - (| providers i | including | |
| | | | | Kaiser Perma nationwide | | |
| | | | | of conti | racted | |

Note: Deductible and traditional copay plans are designed with embedded accumulations. High deductible health plans using aggregate accumulation have been specifically noted. All other high deductible health plans are designed with embedded accumulations.



providers

| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|----------|-----|------|----|------|----|-----|
| | | | | | | |

How to compare plans

With our Complete Suite interactive plan comparison chart, you can choose up to 3 plans at a time and get as many comparisons as you'd like.

To get a comparison:

- 1. Click the **Overview** tab at the top of the page.
- 2. Check the box next to each plan you'd like to compare, then click the **Compare plans** button at the top-right corner of the page.
- To remove a plan from your comparison, click the checked box to clear it.
 To remove all plans selected, click the **Reset** button at the top of the page.

You can also get more detailed information about each plan type by clicking the tabs at the top of the page. To go back to the plan comparison page at any time, simply click the **Overview** tab at the top-left corner of the page.

Are you viewing this on a mobile device?

The interactive features work best when you download to a desktop or use an application such as Adobe Reader.

The plan summary highlights the most frequently asked-about benefits and is for illustration purposes only. For a complete description, please refer to the appropriate *Evidence of Coverage* or *Certificate of Insurance* booklet or contact your broker or Kaiser Permanente account manager.

Information may have changed since publication.

Ready to connect?

Check out our 2024 plans and request a quote from your Kaiser Permanente representative today.

Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the In-Network and Out-of-Network Tiers of the PPO plan.

-Cathleen Rempt (KPIC)



| OVERVIEW | НМО | DHMO | VC | HDHP | EC PPO |
|---|----------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| | | | PI | ans selected: | Compare plans |
| | | | | | Reset |
| Diam Ontions | | | Н | МО | |
| Plan Options | | HMO PLAN A 15 | HMO PLAN B 20 | HMO PLAN C 25 | HMO PLAN D 30 |
| Individual deductible (multiply by two for family) | | N/A | N/A | N/A | N/A |
| Coinsurance | | N/A | N/A | N/A | N/A |
| Individual out-of-pocket maximum (multiply by two for family) | | \$2,000 | \$3,000 | \$3,500 | \$4,000 |
| Primary care visit | | \$15 | \$20 | \$25 | \$30 |
| Specialty care visit | | \$35 | \$40 | \$50 | \$60 |
| Hospital inpatient (per admission) | | \$250 per day (up to 3 days) |
| Outpatient surgery (per procedure) | | \$200 ASC / \$500 hospital |
| Lab (per encounter) | | \$15 | \$20 | \$25 | \$30 |
| X-ray (per encounter) | \$15 0 | office / \$40 hospital | \$20 office / \$40 hospital | \$25 office / \$40 hospital | \$30 office / \$40 hospital |
| CT/PET/MRI (per procedure) | | \$200 | \$200 | \$200 | \$200 |
| Urgent care | | \$50 | \$50 | \$50 | \$50 |
| Emergency care | | \$500 | \$500 | \$500 | \$500 |
| Ambulance services (per trip |) | \$500 | \$500 | \$500 | \$500 |
| Skilled nursing facility | | \$250 per day (up to 3 days) |
| Mental health - outpatient | | \$15 | \$20 | \$25 | \$30 |
| Mental health - inpatient | | \$250 per day (up to 3 days) |
| Physical therapy/occupation therapy/speech therapy | al | \$15 | \$20 | \$25 | \$30 |
| Prescription drugs | | | | | |
| Rx deductible | | N/A | N/A | N/A | N/A |
| Generic preferred | | \$10 | \$10 | \$10 | \$10 |
| Brand preferred | | \$40 | \$40 | \$40 | \$40 |
| Non-preferred | | \$60 | \$60 | \$60 | \$60 |
| Specialty | | 30% to \$300 | 30% to \$300 | 30% to \$300 | 30% to \$300 |

| OVERVIEW | нмо | DHMO | VC | HDHP | EC PPO | |
|---|-------------------------|----------|--|--|--|---|
| | | | Р | lans selected: | Compare plans | |
| | | | | | Reset | |
| | | | D | НМО | | |
| Plan Options | DHMO I 500/10% | | DHMO PLAN B 750/20%/3500 | DHMO PLAN C 1000/20%/4000 | DHMO PLAN D 1500/20%/4500 | |
| Individual deductible (multiply by two for family) | \$50 | 00 | \$750 | \$1,000 | \$1,500 | |
| Coinsurance | 10 | % | 20% | 20% | 20% | |
| Individual out-of-pocket maximum (multiply by two for family) | \$3,0 | 00 | \$3,500 | \$4,000 | \$4,500 | |
| Primary care visit | \$20 all ir | nclusive | \$20 all inclusive | \$25 all inclusive | \$30 all inclusive | |
| Specialty care visit | \$40 offi 10% AD oth | | \$40 office visit 20% AD other services | \$50 office visit 20% AD other services | \$60 office visit 20% AD other services | S |
| Hospital inpatient (per admission) | 10% | AD | 20% AD | 20% AD | 20% AD | |
| Outpatient surgery (per procedure) | 5% AD 10% AD I | | 10% AD ASC 20% AD hospital | 10% AD ASC 20% AD hospital | 10% AD ASC 20% AD hospital | |
| Lab (per encounter) | \$20 all ir | nclusive | \$20 all inclusive | \$25 all inclusive | \$30 all inclusive | |
| X-ray (per encounter) | 5% AD 10% AD I | | 10% AD office 20% AD hospital | 10% AD office 20% AD hospital | 10% AD office 20% AD hospital | |
| CT/PET/MRI (per procedure) | 10% | AD | 20% AD | 20% AD | 20% AD | |
| Urgent care | \$50 all ir | nclusive | \$50 all inclusive | \$50 all inclusive | \$50 all inclusive | |
| Emergency care | \$50 | 00 | \$500 | \$500 | \$500 | |
| Ambulance services (per trip) | \$50 | 00 | \$500 | \$500 | \$500 | |
| Skilled nursing facility | 10% | AD | 20% AD | 20% AD | 20% AD | |
| Mental health - outpatient | \$20 all ir | nclusive | \$20 all inclusive | \$25 all inclusive | \$30 all inclusive | |
| Mental health - inpatient | 10% | AD | 20% AD | 20% AD | 20% AD | |
| Physical therapy/occupationa therapy/speech therapy | I \$2 | 0 | \$20 | \$25 | \$30 | |
| Prescription drugs | | | | | | |
| Rx deductible | N/ | A | N/A | N/A | N/A | |
| Generic preferred | \$1 | 5 | \$15 | \$15 | \$15 | |
| Brand preferred | \$5 | 0 | \$50 | \$50 | \$50 | |
| Non-preferred | \$7 | 5 | \$75 | \$75 | \$75 | |
| Specialty | 30% to | \$300 | 30% to \$300 | 30% to \$300 | 30% to \$300 | |

AD= After deductible



| OVERVIEW H | IMO | DHMO | VC | HDHP | | EC | PPO |
|---|-----------|------------------------------------|----------|--|-----|----------------------------------|------------|
| | | | | Plans selected: | | Compai | re plans |
| | | | | | | Re | set |
| | | | | DHMO | | | |
| Plan Options | DHMO PLAN | E 2000/30%/500 | 0 DHMO F | PLAN F 2500/20%/5500 | DHM | O PLAN G 3000 | 0/30%/6000 |
| Individual deductible (multiply by two for family) | | \$2,000 | | \$2,500 | | \$3,000 | |
| Coinsurance | | 30% | | 20% | | 30% | |
| Individual out-of-pocket maximum (multiply by two for family) | | \$5,000 | | \$5,500 | | \$6,000 | |
| Primary care visit | \$30 | all inclusive | | \$30 all inclusive | | \$30 all inclu | sive |
| Specialty care visit | |) office visit) other services | 20 | \$60 office visit % AD other services | | \$60 office v 30% AD other s | |
| Hospital inpatient (per admission) | : | 30% AD | | 20% AD | | 30% AD | |
| Outpatient surgery (per procedure) | | % AD ASC AD hospital | | 10% AD ASC 20% AD hospital | | 20% AD ASC 30% AD hospital | |
| Lab (per encounter) | \$30 | all inclusive | | \$30 all inclusive | | \$30 all inclusive | |
| X-ray (per encounter) | | % AD office AD hospital | | 10% AD office 20% AD hospital | | 20% AD office 30% AD hospital | |
| CT/PET/MRI (per procedure) | | 30% AD | | 20% AD | | 30% AD | |
| Urgent care | \$50 | all inclusive | | \$50 all inclusive | | \$75 all inclu | sive |
| Emergency care | | \$500 | | \$500 | | \$500 | |
| Ambulance services (per trip) | | \$500 | | \$500 | | \$500 | |
| Skilled nursing facility | | 30% AD | | 20% AD | | 30% AD | |
| Mental health - outpatient | \$30 | all inclusive | | \$30 all inclusive | | \$30 all inclu | sive |
| Mental health - inpatient | | 30% AD | | 20% AD | | 30% AD | |
| Physical therapy/occupational therapy/speech therapy | | \$30 | | \$30 | | \$30 | |
| Prescription drugs | | | | | | | |
| Rx deductible | | N/A | | N/A | | N/A | |
| Generic preferred | | \$15 | | \$15 | | \$15 | |
| Brand preferred | | \$50 | | \$50 | | \$50 | |
| Non-preferred | | \$75 | | \$75 | | \$75 | |
| Specialty | 30 | % to \$300 | | 30% to \$300 | | 30% to \$3 | 00 |

AD= After deductible



| OVERVIEW H | НМО | DHMO | VC | HDHP | | EC | PPO |
|---|-----------|--------------------------------|-----------|------------------------------------|------|-----------------------------------|-----------|
| | | | I | Plans selected: | | Compar | e plans |
| | | | | | | Res | et |
| | | | [| ОНМО | | | |
| Plan Options | DHMO PLAN | H 4000/20%/6500 | DHMO PLAN | H 4000/30%/6500 | DHMC |) PLAN I 5000/ | /20%/7000 |
| Individual deductible (multiply by two for family) | | \$4,000 | | \$4,000 | | \$5,000 | |
| Coinsurance | | 20% | | 30% | | 20% | |
| Individual out-of-pocket maximum (multiply by two for family) | | \$6,500 | | \$6,500 | | \$7,000 | |
| Primary care visit | \$30 | all inclusive | \$30 | all inclusive | | \$40 all inclus | sive |
| Specialty care visit | | office visit other services | |) office visit) other services | 2 | \$80 office vi 20% AD other se | |
| Hospital inpatient (per admission) | | 20% AD | | 30% AD | | 20% AD | |
| Outpatient surgery (per procedure) | | % AD ASC AD hospital | | % AD ASC AD hospital | | 10% AD AS 20% AD hosp | |
| Lab (per encounter) | \$30 | all inclusive | | 30% AD | | 20% AD | |
| X-ray (per encounter) | | % AD office AD hospital | | % AD office AD hospital | | 10% AD offi 20% AD hosp | |
| CT/PET/MRI (per procedure) | | 20% AD | | 30% AD | | 20% AD | |
| Urgent care | \$75 | all inclusive | \$75 | all inclusive | | \$100 all inclu | sive |
| Emergency care | | \$500 | | 30% AD | | 20% AD | |
| Ambulance services (per trip) | | \$500 | | 30% AD | | 20% AD | |
| Skilled nursing facility | | 20% AD | | 30% AD | | 20% AD | |
| Mental health - outpatient | \$30 | all inclusive | \$30 | all inclusive | | \$40 all inclus | sive |
| Mental health - inpatient | | 20% AD | | 30% AD | | 20% AD | |
| Physical therapy/occupational therapy/speech therapy | | \$30 | | \$30 | | \$40 | |
| Prescription drugs | | | | | | | |
| Rx deductible | | N/A | | N/A | | N/A | |
| Generic preferred | | \$15 | | \$15 | | \$15 | |
| Brand preferred | | \$50 | | \$50 | | \$50 | |
| Non-preferred | | \$75 | | \$75 | | \$75 | |
| Specialty | 30 | % to \$300 | 30 | % to \$300 | | 30% to \$30 | 00 |

AD= After deductible

| OVERVIEW | НМО | DHMO | VC | HDHP | E | EC PF | PO |
|---|-----------|------------------------------------|-----------|--|------|---|------|
| | | | | Plans selected: | | Compare plans | 5 |
| | | | | | | Reset | |
| | | | | DHMO | | | |
| Plan Options | DHMO PLAN | N I 5000/30%/700 | 0 DHMO PL | AN J 6000/30%/8000 | DHMO | PLAN J 6000/40%/8 | 8000 |
| Individual deductible (multiply by two for family) | | \$5,000 | | \$6,000 | | \$6,000 | |
| Coinsurance | | 30% | | 30% | | 40% | |
| Individual out-of-pocket maximum (multiply by two for family) | | \$7,000 | | \$8,000 | | \$8,000 | |
| Primary care visit | \$40 | all inclusive | \$ | 40 all inclusive | | \$40 all inclusive | |
| Specialty care visit | |) office visit) other services | | \$80 office visit AD other services | 40 | \$80 office visit)% AD other services | |
| Hospital inpatient (per admission) | | 30% AD | | 30% AD | | 40% AD | |
| Outpatient surgery (per procedure) | | % AD ASC AD hospital | 3 | 20% AD ASC 30% AD hospital | | 30% AD ASC 40% AD hospital | |
| Lab (per encounter) | | 30% AD | | 30% AD | | 40% AD | |
| X-ray (per encounter) | | % AD office AD hospital | | 20% AD office 30% AD hospital | | 30% AD office 40% AD hospital | |
| CT/PET/MRI (per procedure) | | 30% AD | | 30% AD | | 40% AD | |
| Urgent care | \$100 |) all inclusive | \$1 | 100 all inclusive | | \$100 all inclusive | |
| Emergency care | | 30% AD | | 30% AD | | 40% AD | |
| Ambulance services (per trip) | | 30% AD | | 30% AD | | 40% AD | |
| Skilled nursing facility | | 30% AD | | 30% AD | | 40% AD | |
| Mental health - outpatient | \$40 | all inclusive | \$ | 40 all inclusive | | \$40 all inclusive | |
| Mental health - inpatient | | 30% AD | | 30% AD | | 40% AD | |
| Physical therapy/occupational therapy/speech therapy | | \$40 | | \$40 | | \$40 | |
| Prescription drugs | | | | | | | |
| Rx deductible | | N/A | | N/A | | N/A | |
| Generic preferred | | \$15 | | \$15 | | \$15 | |
| Brand preferred | | \$50 | | \$50 | | \$50 | |
| Non-preferred | | \$75 | | \$75 | | \$75 | |
| Specialty | 30 | % to \$300 | | 30% to \$300 | | 30% to \$300 | |

AD= After deductible



| OVERVIEW | НМО | DHMO | VC | HDHP | EC | РРО |
|---|---------|----------------------|-----------|---------------------|-------------------|-------------------|
| | | | | Plans selected: | | are plans eset |
| | | | VIRT | UAL COMPLETE | | |
| Plan Options | VIRTUAL | PLAN A 2000/30%/5000 | VIRTUAL P | LAN B 2500/20%/5500 | VIRTUAL PLAN C 30 | 00/30%/6000 |
| Individual out-of-pocket maximum (multiply by two for family) | | \$2,000 | | \$2,500 | \$3,000 | 0 |
| | | | | | | |

| (indicipity by two for failing) | | | |
|---|---|---|---|
| Coinsurance | 30% | 20% | 30% |
| Individual out-of-pocket maximum (multiply by two for family) | \$5,000 | \$5,500 | \$6,000 |
| Primary care visit | \$30 - deductible waived for first 3 visits, \$30 AD all inclusive | \$40 - deductible waived for first 3 visits, \$40 AD all inclusive | \$40 - deductible waived for first 3 visits, \$40 AD all inclusive |
| Specialty care visit | \$30 office visit AD 30% AD other services | \$40 office visit AD 20% AD other services | \$40 office visit AD 30% AD other services |
| Hospital inpatient (per admission) | 30% AD | 20% AD | 30% AD |
| Outpatient surgery (per procedure) | 30% AD | 20% AD | 30% AD |
| Lab* (per encounter) | \$15 | \$15 | \$15 |
| X-ray (per encounter) | 30% AD | 20% AD | 30% AD |
| CT/PET/MRI (per procedure) | 30% AD | 20% AD | 30% AD |
| Urgent care | 30% AD | 20% AD | 30% AD |
| Emergency care | 30% AD | 20% AD | 30% AD |
| Ambulance services (per trip) | 30% AD | 20% AD | 30% AD |
| Skilled nursing facility | 30% AD | 20% AD | 30% AD |
| Mental health - outpatient* | \$30 all inclusive | \$40 all inclusive | \$40 all inclusive |
| Mental health - inpatient* | 30% AD | 20% AD | 30% AD |
| Physical therapy/occupational therapy/speech therapy* | \$30 | \$40 | \$40 |
| Prescription drugs | | | |
| Rx deductible | N/A | N/A | N/A |
| Generic preferred* | \$15 | \$15 | \$15 |
| Brand preferred | 30% AD | 20% AD | 30% AD |
| Non-preferred | 30% AD | 20% AD | 30% AD |
| Specialty | 30% AD to \$250 | 20% AD to \$250 | 30% AD to \$250 |

*Virtual care/Lab/Generic Rx, Mental health outpatient, not subject to deductible

ASC= Ambulatory surgery center; AD= After deductible



| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|----------|-----|------|------|-----------------|-----|------------|
| | | | | Plans selected: | Com | pare plans |
| | | | | | | Reset |
| | | | VIRT | UAL COMPLETE | | |

| Plan Options | VIRTUAL PLAN D 4000/30%/6500 | VIRTUAL PLAN E 5000/30%/7000 | | | | | |
|---|--|--|--|--|--|--|--|
| Individual out-of-pocket maximum (multiply by two for family) | \$4,000 | \$5,000 | | | | | |
| Coinsurance | 30% | 30% | | | | | |
| Individual out-of-pocket maximum (multiply by two for family) | \$6,500 | \$7,000 | | | | | |
| Primary care visit | \$50 - deductible waived for first 3 visits \$50 AD all inclusive | \$60 - deductible waived for first 3 visits \$60 AD all inclusive | | | | | |
| Specialty care visit | \$50 office visit AD 30% AD other services | \$60 office visit AD 30% AD other services | | | | | |
| Hospital inpatient (per admission) | 30% AD | 30% AD | | | | | |
| Outpatient surgery (per procedure) | 30% AD | 30% AD | | | | | |
| Lab* (per encounter) | \$15 | \$15 | | | | | |
| X-ray (per encounter) | 30% AD | 30% AD | | | | | |
| CT/PET/MRI (per procedure) | 30% AD | 30% AD | | | | | |
| Urgent care | 30% AD | 30% AD | | | | | |
| Emergency care | 30% AD | 30% AD | | | | | |
| Ambulance services (per trip) | 30% AD | 30% AD | | | | | |
| Skilled nursing facility | 30% AD | 30% | | | | | |
| Mental health - outpatient* | \$50 all inclusive | \$60 all inclusive | | | | | |
| Mental health - inpatient* | 30% AD | 30% AD | | | | | |
| Physical therapy/occupational therapy/speech therapy* | \$50 | \$60 | | | | | |
| Prescription drugs | | | | | | | |
| Rx deductible | N/A | N/A | | | | | |
| Generic preferred* | \$15 | \$15 | | | | | |
| Brand preferred | 30% AD | 30% AD | | | | | |
| Non-preferred | 30% AD | 30% AD | | | | | |
| Specialty | 30% AD to \$250 | 30% AD to \$250 | | | | | |

*Virtual care/Lab/Generic Rx, Mental health outpatient, not subject to deductible

ASC= Ambulatory surgery center; AD= After deductible



| OVERVIEW | НМО | DHMO | VC | HDHP | EC PPO |
|--|-------|-------------------------|-------------------------------|-------------------------------|-----------------------------|
| | | | | Plans selected: | Compare plans |
| | | | | | Reset |
| | | | | HDHP | |
| Plan Options | | IP PLAN A /20%/3000 | HDHP PLAN B 2000/20%/4000 | HDHP PLAN C 2500/30%/4000 | HDHP PLAN D 3500/0%/3500 |
| Individual deductible (multiply by two for family) | 4 | 61,750* | \$2,000* | \$2,500* | \$3,500 |
| Coinsurance | | 20% | 20% | 30% | 0% |
| Out-of-pocket maximum (multiply by two for family) | 4 | 53,500* | \$4,000* | \$4,000* | \$3,500 |
| Primary care visit | | 20% AD | 20% AD | 30% AD | 0% AD |
| Specialty care visit | | 20% AD | 20% AD | 30% AD | 0% AD |
| Hospital inpatient (per admission) | | 20% AD | 20% AD | 30% AD | 0% AD |
| Outpatient surgery (per procedure) | | % AD ASC AD hospital | 10% AD ASC 20% AD hospital | 20% AD ASC 30% AD hospital | 0% AD ASC 0% AD hospital |
| Lab (per encounter) | | 20% AD | 20% AD | 30% AD | 0% AD |
| X-ray (per encounter) | | 20% AD | 20% AD | 30% AD | 0% AD |
| CT/PET/MRI (per procedure) | | 20% AD | 20% AD | 30% AD | 0% AD |
| Urgent care | | 20% AD | 20% AD | 30% AD | 0% AD |
| Emergency care | | 20% AD | 20% AD | 30% AD | 0% AD |
| Ambulance services (per trip) | | 20% AD | 20% AD | 30% AD | 0% AD |
| Skilled nursing facility | | 20% AD | 20% AD | 30% AD | 0% AD |
| Mental health - outpatient | | 20% AD | 20% AD | 30% AD | 0% AD |
| Mental health - inpatient | | 20% AD | 20% AD | 30% AD | 0% AD |
| Physical therapy/occupationa therapy/speech therapy | | 20% AD | 20% AD | 30% AD | 0% AD |
| Prescription drugs | | | | | |
| Rx deductible | Medic | al deductible | Medical deductible | Medical deductible | Medical deductible |
| Generic preferred | | \$15 AD | \$15 AD | \$15 AD | 0% AD |
| Brand preferred | | \$50 AD | \$50 AD | \$50 AD | 0% AD |
| Non-preferred | | \$75 AD | \$75 AD | \$75 AD | 0% AD |
| Specialty | | 20% AD | 20% AD | 30% AD | 0% AD |

ASC= Ambulatory surgery center; AD= After deductible *Deductible is aggregrate for these plans.

| OVERVIEW | НМО | DHMO | VC | HDHP | EC PPO | | | | | | |
|--|-------|-------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|--|--|--|--|
| | | | P | lans selected: | Compare plans | | | | | | |
| | | | | | Reset | | | | | | |
| | | HDHP | | | | | | | | | |
| Plan Options | | IP PLAN D /10%/6000 | HDHP PLAN D 3500/20%/6000 | HDHP PLAN E 4000/20%/6500 | HDHP PLAN E 4000/30%/6500 | | | | | | |
| Individual deductible (multiply by two for family) | | \$3,500 | \$3,500 | \$4,000 | \$4,000 | | | | | | |
| Coinsurance | | 10% | 20% | 20% | 30% | | | | | | |
| Out-of-pocket maximum (multiply by two for family) | | \$6,000 | \$6,000 | \$6,500 | \$6,500 | | | | | | |
| Primary care visit | | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Specialty care visit | | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Hospital inpatient (per admission) | | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Outpatient surgery (per procedure) | | 6 AD ASC AD hospital | 10% AD ASC 20% AD hospital | 10% AD ASC 20% AD hospital | 20% AD ASC 30% AD hospital | | | | | | |
| Lab (per encounter) | | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| X-ray (per encounter) | | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| CT/PET/MRI (per procedure) | | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Urgent care | | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Emergency care | | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Ambulance services (per trip) |) 1 | 10% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Skilled nursing facility | | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Mental health - outpatient | 1 | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Mental health - inpatient | 1 | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Physical therapy/occupationa therapy/speech therapy | al | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |
| Prescription drugs | | | | | | | | | | | |
| Rx deductible | Medic | al deductible | Medical deductible | Medical deductible | Medical deductible | | | | | | |
| Generic preferred | | \$15 AD | \$15 AD | 20% AD | 30% AD | | | | | | |
| Brand preferred | | \$50 AD | \$50 AD | 20% AD | 30% AD | | | | | | |
| Non-preferred | | \$75 AD | \$75 AD | 20% AD | 30% AD | | | | | | |
| Specialty | | 0% AD | 20% AD | 20% AD | 30% AD | | | | | | |

ASC= Ambulatory surgery center; AD= After deductible Each HMO, DHMO, Virtual Complete and HDHP plan can be offered with a full or "Select" network.

| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|--|-------|-------------------------|-------------------------------|------------------------|--------|-------------------------------|
| | | | Р | lans selected: | | Compare plans |
| | | | | | | Reset |
| | | | H | DHP | | |
| Plan Options | | ip plan f D/0%/5000 | HDHP PLAN F 5000/30%/6500 | HDHP PLA 6000/0%/60 | | HDHP PLAN G 6000/40%/6500 |
| Individual deductible (multiply by two for family) | | \$5,000 | \$5,000 | \$6,000 | | \$6,000 |
| Coinsurance | | 0% | 30% | 0% | | 40% |
| Out-of-pocket maximum (multiply by two for family) | | \$5,000 | \$6,500 | \$6,000 | | \$6,500 |
| Primary care visit | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Specialty care visit | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Hospital inpatient (per admission) | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Outpatient surgery (per procedure) | | 6 AD ASC AD hospital | 20% AD ASC 30% AD hospital | 0% AD AS 0% AD hosp | | 30% AD ASC 40% AD hospital |
| Lab (per encounter) | | 0% AD | 30% AD | 0% AD | | 40% AD |
| X-ray (per encounter) | | 0% AD | 30% AD | 0% AD | | 40% AD |
| CT/PET/MRI (per procedure) | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Urgent care | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Emergency care | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Ambulance services (per trip) | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Skilled nursing facility | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Mental health - outpatient | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Mental health - inpatient | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Physical therapy/occupationa therapy/speech therapy | I | 0% AD | 30% AD | 0% AD | | 40% AD |
| Prescription drugs | | | | | | |
| Rx deductible | Medic | al deductible | Medical deductible | Medical dedu | ctible | Medical deductible |
| Generic preferred | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Brand preferred | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Non-preferred | | 0% AD | 30% AD | 0% AD | | 40% AD |
| Specialty | | 0% AD | 30% AD | 0% AD | | 40% AD |

ASC= Ambulatory surgery center; AD= After deductible Each HMO, DHMO, Virtual Complete and HDHP plan can be offered with a full or "Select" network.

| OVERVIEW | нмо | DHMO | VC | HDHP | EC | PPO |
|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | | | Pla | ans selected: | Co | mpare plans |
| | | | | | | Reset |
| | | | EVERYD | AY CARE | | |
| Plan Options | Everyday Care Plan A | Everyday Care Plan B | Everyday Care Plan C | Everyday Care Plan D | Everyday Care Plan E | Everyday Care Plan F |
| Individual deductible (multiply by two for family) | \$4,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 |
| Coinsurance | N/A | N/A | N/A | N/A | N/A | N/A |
| Individual out-of-pocket maximum (multiply by two for family) | \$4,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 |
| Primary care visit | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Specialty care visit | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Hospital inpatient (per admission) | No cost after OOPM/Ded |
| Outpatient surgery (per procedure) | No cost after OOPM/Ded |
| Lab (per encounter) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| X-ray (per encounter) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| CT/PET/MRI (per procedure) | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 |
| Urgent care | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Emergency care | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 |
| Ambulance services (per trip) | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 |
| Skilled nursing facility | No cost after OOPM/Ded |
| Mental health - outpatient | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Mental health - inpatient | No cost after OOPM/Ded |
| Physical therapy/occupationa therapy/speech therapy | I \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Prescription drugs | | | | | | |
| Rx deductible | N/A | N/A | N/A | N/A | N/A | N/A |
| Generic preferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Brand preferred | \$50 | \$50 | \$50 | \$50 | \$50 | \$50 |
| Non-preferred | \$125 | \$125 | \$125 | \$125 | \$125 | \$125 |
| Specialty | \$300 | \$300 | \$300 | \$300 | \$300 | \$300 |

OOPM = Out of pocket maximum Ded = Deductible

| HMO DHMC | D VC | HDHP | EC | PPO |
|--|--|---|--|--|
| | Pla | ans selected: | Compare | plans |
| | | | Rese | t |
| | Choic | e PPO | | |
| Choice PPO Pla | in A 500/10%/3000 | Choice PPO Pla | an B 750/20%/3 | 500 |
| In-Network Provider | Out-of-Network Provider | In-Network Provider | Out-of-Networ | k Provider |
| \$500 | \$2,000 | \$750 | \$3,00 | 0 |
| 10% | 50% | 20% | 50% | |
| \$3,000 | \$12,000 | \$3,500 | \$14,00 | 00 |
| \$20 all inclusive | 50% AD | \$20 all inclusive | 50% A | D |
| \$40 office visit 10% AD other services | 50% AD | \$40 office visit 20% AD other services | 50% A | D |
| 10% AD | 50% AD | 20% AD | 50% A | D |
| | Choice PPO Pla In-Network Provider \$500 10% \$3,000 \$20 all inclusive \$40 office visit 10% AD other services | Plate Choice Choice PPO Plan A 500/10%/3000 In-Network Provider Out-of-Network Provider \$500 \$2,000 \$500 \$2,000 \$500 \$2,000 \$20 all inclusive 50% AD \$40 office visit 50% AD 10% AD other services 50% AD | Plans selected: Choice PPO Choice PPO Plan A 500/10%/3000 Choice PPO Plan In-Network Provider Out-of-Network Provider In-Network Provider \$500 \$2,000 \$750 \$500 \$2,000 \$750 10% 50% 20% \$3,000 \$12,000 \$3,500 \$20 all inclusive 50% AD \$20 all inclusive \$40 office visit 50% AD \$40 office visit 10% AD other services 50% AD \$40 office visit | Plans selected: Compare Reset Choice PPO Choice PPO Plan A 500/10%/3000 Choice PPO Plan B 750/20%/35 In-Network Provider Out-of-Network Provider In-Network Provider Out-of-Network \$500 \$2,000 \$750 \$3,000 \$500 \$2,000 \$750 \$3,000 \$500 \$2,000 \$750 \$3,000 \$500 \$2,000 \$750 \$3,000 \$500 \$2,000 \$750 \$3,000 \$3,000 \$12,000 \$3,500 \$14,000 \$20 all inclusive 50% AD \$20 all inclusive 50% AD \$40 office visit 50% AD \$40 office visit 50% AD \$40 office visit 50% AD \$40 office visit 50% AD \$40 office visit 50% AD \$40 office visit 50% AD |

50% AD

N/A

50%

50%

50%

50%

⁺⁺ For primary care and specialty care office visits, the copayment is for the office visit and other services received during the office visit will

20% AD

\$20

20% AD

20% AD

\$50 all inclusive

20% AD

\$20 all inclusive

20% AD

\$20

N/A

\$15

\$50

\$75

30% to \$300

\$500

\$500

50% AD

N/A

50%

50%

50%

50%

10% AD

\$20

10% AD

10% AD

\$50 all inclusive

10% AD

\$20 all inclusive

10% AD

\$20

N/A

\$15

\$50

\$75

30% to \$300

\$500

\$500

be at plan coinsurance. AD = After deductible

Outpatient surgery

Lab (per encounter)

X-ray (per encounter)

CT/PET/MRI (per procedure)

Ambulance services (per trip)

Skilled nursing facility

Mental health - outpatient

Mental health - inpatient

therapy/speech therapy

Prescription drugs

Generic preferred

Brand preferred

Non-preferred

Specialty

Deductible

Physical therapy/occupational

(per procedure)

Urgent care

Emergency care



| OVERVIEW | HMO DHM | O VC | HDHP | EC | PPO | | | | |
|---|---------------------|-------------------------|---------------------|----------------|------------|--|--|--|--|
| | | P | ans selected: | Compare | plans | | | | |
| | | | | Rese | t | | | | |
| | Choice PPO | | | | | | | | |
| Plan Options | Choice PPO Pla | n C 1000/20%/4000 | Choice PPO Pla | n D 1500/20%/4 | 500 | | | | |
| | In-Network Provider | Out-of-Network Provider | In-Network Provider | Out-of-Networ | k Provider | | | | |
| Individual deductible (multiply by two for family) | \$1,000 | \$4,000 | \$1,500 | \$6,00 | 0 | | | | |

50%

\$16,000

50% AD

50% AD

50% AD

50% AD

20%

\$4,500

\$30 all inclusive

\$60 office visit

20% AD other services

20% AD

20% AD

\$30

\$75

30% to \$300

50%

\$18,000

50% AD

50% AD

50% AD

50% AD

50% AD

| \$25 | 50% AD | |
|--------------------|--------|--|
| 20% AD | 50% AD | |
| 20% AD | 50% AD | |
| \$50 all inclusive | 50% AD | |
| \$5 | 00 | |
| \$5 | 00 | |

20%

\$4,000

\$25 all inclusive

\$50 office visit

20% AD other services

20% AD

20% AD

\$75

30% to \$300

X-ray (per encounter) 20% AD 50% AD 20% AD 50% AD CT/PET/MRI (per procedure) \$50 all inclusive 50% AD Urgent care \$500 **Emergency care** \$500 Ambulance services (per trip) 20% AD 20% AD 50% AD **Skilled nursing facility** 50% AD \$25 all inclusive Mental health - outpatient 50% AD \$30 all inclusive 50% AD **Mental health - inpatient** 20% AD 50% AD 20% AD 50% AD Physical therapy/occupational 50% AD \$25 50% AD \$30 therapy/speech therapy **Prescription drugs** Deductible N/A N/A N/A N/A **Generic preferred** \$15 50% \$15 50% **Brand preferred** \$50 50% \$50 50%

50%

50%

++ For primary care and specialty care office visits, the copayment is for the office visit and other services received during the office visit will be at plan coinsurance.

AD = After deductible

Non-preferred

Specialty

Coinsurance

maximum

Individual out-of-pocket

Primary care visit ++

Specialty care visit++

Hospital inpatient

(per admission) **Outpatient surgery**

(per procedure)

Lab (per encounter)

(multiply by two for family)



50%

50%

| OVERVIEW | НМО | DHMC | D VC | HDHP | EC | PPO |
|---|----------|--------------------------------|-------------------------|--|--------------|-------------|
| | | | PI | ans selected: | Compare | plans |
| | | | | | Rese | t |
| | | | Choid | ce PPO | | |
| Plan Options | | hoice PPO Pla | n E 2000/30%/5000 | Choice PPO Plan F 2500/20%/5500 | | |
| | In-Netwo | ork Provider | Out-of-Network Provider | In-Network Provider | Out-of-Netwo | rk Provider |
| Individual deductible (multiply by two for family) | \$2 | 2,000 | \$8,000 | \$2,500 | \$10,0 | 00 |
| Coinsurance | | 30% | 50% | 20% | 50% | , D |
| Individual out-of-pocket maximum (multiply by two for family) | \$! | 5,000 | \$20,000 | \$5,500 | \$22,0 | 00 |
| Primary care visit ++ | \$30 al | l inclusive | 50% AD | \$30 all inclusive | 50% | ٩D |
| Specialty care visit++ | | office visit other services | 50% AD | \$60 office visit 20% AD other services | 50% | 4D |
| Hospital inpatient | 3(|)% AD | 50% AD | 20% AD | 50% | מו |

50% AD

N/A

50%

50%

50%

50%

⁺⁺ For primary care and specialty care office visits, the copayment is for the office visit and other services received during the office visit will

20% AD

20% AD

\$30

20% AD

20% AD

\$50 all inclusive

20% AD

\$30 all inclusive

20% AD

\$30

N/A

\$15

\$50

\$75

30% to \$300

\$500

\$500

50% AD

N/A

50%

50%

50%

50%

30% AD

30% AD

\$30

30% AD

30% AD

\$50 all inclusive

30% AD

\$30 all inclusive

30% AD

\$30

N/A

\$15

\$50

\$75

30% to \$300

\$500

\$500

be at plan coinsurance. AD = After deductible

(per admission) **Outpatient surgery**

(per procedure)

Urgent care

Emergency care

Lab (per encounter)

X-ray (per encounter)

CT/PET/MRI (per procedure)

Ambulance services (per trip)

Skilled nursing facility Mental health - outpatient

Mental health - inpatient

therapy/speech therapy

Prescription drugs

Generic preferred

Brand preferred

Non-preferred

Specialty

Deductible

Physical therapy/occupational



| OVERVIEW | НМО | DHM | D VC | HDHP | EC | PPO | | | | |
|---|----------|---------------|-------------------------|---------------------------------|--------------|-------------|--|--|--|--|
| | | | PI | ans selected: | Compare | plans | | | | |
| | | | | | Rese | t | | | | |
| | | Choice PPO | | | | | | | | |
| Plan Options | C | hoice PPO Pla | n G 3000/30%/6000 | Choice PPO Plan H 4000/20%/6500 | | | | | | |
| | In-Netwo | ork Provider | Out-of-Network Provider | In-Network Provider | Out-of-Netwo | rk Provider | | | | |
| Individual deductible (multiply by two for family) | \$3 | 3,000 | \$12,000 | \$4,000 | \$16,0 | 00 | | | | |
| Coinsurance | | 30% | 50% | 20% | 50% | þ | | | | |
| Individual out-of-pocket maximum (multiply by two for family) | \$6 | 5,000 | \$24,000 | \$6,500 | \$26,0 | 00 | | | | |
| Primary care visit ++ | \$30 al | l inclusive | 50% AD | \$30 all inclusive | 50% A | ٨D | | | | |

50% AD

N/A

50%

50%

50%

50%

\$500 \$500 \$60 office visit

20% AD other services

20% AD

20% AD

\$30

20% AD

20% AD

\$75 all inclusive

20% AD

\$30 all inclusive

20% AD

\$30

N/A

\$15

\$50

\$75

30% to \$300

\$500

\$500

50% AD

N/A

50%

50%

50%

50%

\$60 office visit

30% AD other services

30% AD

30% AD

\$30

30% AD

30% AD

\$75 all inclusive

30% AD

\$30 all inclusive

30% AD

\$30

N/A

\$15

\$50

\$75

30% to \$300

⁺⁺ For primary care and specialty care office visits, the copayment is for the office visit and other services received during the office visit will be at plan coinsurance.

AD = After deductible

Specialty care visit++

Hospital inpatient

(per admission) Outpatient surgery

(per procedure)

Urgent care

Emergency care

Lab (per encounter)

X-ray (per encounter)

CT/PET/MRI (per procedure)

Ambulance services (per trip)

Skilled nursing facility

Mental health - outpatient

Mental health - inpatient

therapy/speech therapy

Prescription drugs

Generic preferred

Brand preferred

Non-preferred

Specialty

Deductible

Physical therapy/occupational



| OVERVIEW | НМО | DHMC | D VC | HDHP | EC | PPO |
|---|---------|--------------------------------|-------------------------|--|--------------|-------------|
| | | | Р | lans selected: | Compare | plans |
| | | | | | Rese | t |
| | | | Choi | ce PPO | | |
| Plan Options | | Choice PPO Pla | n l 5000/30%/7000 | Choice PPO Plan J 6000/30%/8000 | | |
| | In-Netw | ork Provider | Out-of-Network Provider | In-Network Provider | Out-of-Netwo | rk Provider |
| Individual deductible (multiply by two for family) | \$ | 5,000 | \$20,000 | \$6,000 | \$24,0 | 00 |
| Coinsurance | | 30% | 50% | 30% | 50% | , D |
| Individual out-of-pocket maximum (multiply by two for family) | \$ | 7,000 | \$28,000 | \$8,000 | \$32,0 | 00 |
| Primary care visit ++ | \$40 a | l inclusive | 50% AD | \$40 all inclusive | 50% | ٨D |
| Specialty care visit++ | | office visit other services | 50% AD | \$80 office visit 30% AD other services | 50% / | ٨D |
| Hospital inpatient (per admission) | 30 |)% AD | 50% AD | 30% AD | 50% | /D |

50% AD

N/A

50%

50%

50%

50%

30% AD

30% AD

30% AD

30% AD

\$100 all inclusive

30% AD

\$40 all inclusive

30% AD

\$40

N/A

\$15

\$50

\$75

30% to \$300

30% AD

30% AD

50% AD

N/A

50%

50%

50%

50%

Specialty 30% to \$300

30% AD

30% AD

30% AD

30% AD

\$100 all inclusive

30% AD

\$40 all inclusive

30% AD

\$40

N/A

\$15

\$50

\$75

30% AD

30% AD

⁺⁺ For primary care and specialty care office visits, the copayment is for the office visit and other services received during the office visit will be at plan coinsurance.

AD = After deductible

Outpatient surgery

Lab (per encounter)

X-ray (per encounter)

CT/PET/MRI (per procedure)

Ambulance services (per trip)

Skilled nursing facility

Mental health - outpatient

Mental health - inpatient

therapy/speech therapy

Prescription drugs

Generic preferred

Brand preferred

Non-preferred

Deductible

Physical therapy/occupational

(per procedure)

Urgent care

Emergency care



| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|-----------------------|----------|----------------|-------------------------|---------------------|-------------------|-------------|
| | | | Р | lans selected: | Compare | plans |
| | | | | | Rese | et |
| | | | Choice F | PPO HDHP | | |
| Plan Options | Cho | ice PPO HDHP P | lan A 1500/20%/3000 | Choice PPO HD | HP Plan B 2000/20 | %/4000 |
| | In-Netwo | ork Provider | Out-of-Network Provider | In-Network Provider | Out-of-Netwo | rk Provider |
| Individual doductible | | | | | | |

| Individual deductible (multiply by two for family) | \$1,750* | \$7,000 | \$2,000* | \$8,000 |
|---|--------------------|--------------------|--------------------|--------------------|
| Coinsurance | 20% | 50% | 20% | 50% |
| Individual out-of-pocket maximum (multiply by two for family) | \$3,500* | \$14,000 | \$4,000* | \$16,000 |
| Primary care visit | 20% AD | 50% AD | 20% AD | 50% AD |
| Specialty care visit | 20% AD | 50% AD | 20% AD | 50% AD |
| Hospital inpatient (per admission) | 20% AD | 50% AD | 20% AD | 50% AD |
| Outpatient surgery (per procedure) | 20% AD | 50% AD | 20% AD | 50% AD |
| Lab (per encounter) | 20% AD | 50% AD | 20% AD | 50% AD |
| X-ray (per encounter) | 20% AD | 50% AD | 20% AD | 50% AD |
| CT/PET/MRI (per procedure) | 20% AD | 50% AD | 20% AD | 50% AD |
| Urgent care | 20% AD | 50% AD | 20% AD | 50% AD |
| Emergency care | 20% | AD | 20% AD | |
| Ambulance services (per trip) | 20% | AD | 20% | AD |
| Skilled nursing facility | 20% AD | 50% AD | 20% AD | 50% AD |
| Mental health - outpatient | 20% AD | 50% AD | 20% AD | 50% AD |
| Mental health - inpatient | 20% AD | 50% AD | 20% AD | 50% AD |
| Physical therapy/occupational therapy/speech therapy | 20% AD | 50% AD | 20% AD 50% AD | |
| Prescription drugs | | | | |
| Rx deductible | Medical deductible | Medical deductible | Medical deductible | Medical deductible |
| Generic preferred | \$15 AD | 50% AD | \$15 AD | 50% AD |
| Brand preferred | \$50 AD | 50% AD | \$50 AD | 50% AD |
| Non-preferred | \$75 AD | 50% AD | \$75 AD | 50% AD |
| Specialty | 20% AD | 50% AD | 20% AD | 50% AD |

AD= After deductible

*Deductible is aggregrate for these plans.

| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|----------|-----|------|--------|-----------------|----|-----------------|
| | | | I | Plans selected: | · | re plans set |
| | | | Choice | PPO HDHP | | |

| Plan Options | Choice PPO HDHP | Plan C 2500/30%/5000 | Choice PPO HDHP Plan D 3500/20%/6000 | | | | | |
|---|---------------------|-------------------------|--------------------------------------|-------------------------|--|--|--|--|
| | In-Network Provider | Out-of-Network Provider | In-Network Provider | Out-of-Network Provider | | | | |
| Individual deductible (multiply by two for family) | \$2,500* | \$10,000 | \$3,500 | \$12,000 | | | | |
| Coinsurance | 30% | 50% | 20% | 50% | | | | |
| Individual out-of-pocket maximum (multiply by two for family) | \$4,000* | \$16,000 | \$6,000 | \$24,000 | | | | |
| Primary care visit | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Specialty care visit | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Hospital inpatient (per admission) | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Outpatient surgery (per procedure) | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Lab (per encounter) | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| X-ray (per encounter) | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| CT/PET/MRI (per procedure) | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Urgent care | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Emergency care | 30 | 30% AD | | % AD | | | | |
| Ambulance services (per trip) | 30 | % AD | 20 | % AD | | | | |
| Skilled nursing facility | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Mental health - outpatient | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Mental health - inpatient | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Physical therapy/occupational therapy/speech therapy | 30% AD | 50% AD | 20% AD | 50% AD | | | | |
| Prescription drugs | | | | | | | | |
| Rx deductible | Medical deductible | Medical deductible | Medical deductible | Medical deductible | | | | |
| Generic preferred | \$15 AD | 50% AD | \$15 AD | 50% AD | | | | |
| Brand preferred | \$50 AD | 50% AD | \$50 AD | 50% AD | | | | |
| Non-preferred | \$75 AD | 50% AD | \$75 AD | 50% AD | | | | |
| Specialty | 30% AD | 50% AD | 20% AD | 50% AD | | | | |

AD= After deductible *Deductible is aggregrate for these plans.

| OVERVIEV | V ł | HMO I | онмо | VC | HDHP | EC | РРО |
|--------------|--------|-----------------|--|-------------------|---------------------|--------------|-------------|
| | | | | PI | ans selected: | Compare | plans |
| | | | | | | Rese | t |
| | | | | Choice P | PO HDHP | | |
| Plan Options | ptions | Choice PPO | Choice PPO HDHP Plan E 4000/20%/6500 Choice PPO HDHP | | | | |
| | | In-Network Prov | ider Out-of | -Network Provider | In-Network Provider | Out-of-Netwo | rk Provider |
| | | | | | | | |

| Individual deductible (multiply by two for family) | \$4,000 | \$16,000 | \$5,000 | \$20,000 | |
|---|--------------------|--------------------|--------------------|--------------------|--|
| Coinsurance | 20% | 50% | 30% | 50% | |
| Individual out-of-pocket maximum (multiply by two for family) | \$6,500 | \$26,000 | \$6,500 | \$26,000 | |
| Primary care visit | 20% AD | 50% AD | 30% AD | 50% AD | |
| Specialty care visit | 20% AD | 50% AD | 30% AD | 50% AD | |
| Hospital inpatient (per admission) | 20% AD | 50% AD | 30% AD | 50% AD | |
| Outpatient surgery (per procedure) | 20% AD | 50% AD | 30% AD | 50% AD | |
| Lab (per encounter) | 20% AD | 50% AD | 30% AD | 50% AD | |
| X-ray (per encounter) | 20% AD | 50% AD | 30% AD | 50% AD | |
| CT/PET/MRI (per procedure) | 20% AD | 50% AD | 30% AD | 50% AD | |
| Urgent care | 20% AD | 50% AD | 30% AD | 50% AD | |
| Emergency care | 20% | 6 AD | 30% AD | | |
| Ambulance services (per trip) | 20% | ώ AD | 30% AD | | |
| Skilled nursing facility | 20% AD | 50% AD | 30% AD | 50% AD | |
| Mental health - outpatient | 20% AD | 50% AD | 30% AD | 50% AD | |
| Mental health - inpatient | 20% AD | 50% AD | 30% AD | 50% AD | |
| Physical therapy/occupational therapy/speech therapy | 20% AD | 50% AD | 30% AD | 50% AD | |
| Prescription drugs | | | | | |
| Rx deductible | Medical deductible | Medical deductible | Medical deductible | Medical deductible | |
| Generic preferred | 20% AD | 50% AD | 30% AD | 50% AD | |
| Brand preferred | 20% AD | 50% AD | 30% AD | 50% AD | |
| Non-preferred | 20% AD | 50% AD | 30% AD | 50% AD | |
| Specialty | 20% AD | 50% AD | 30% AD | 50% AD | |

AD= After deductible

| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO | | |
|---|-----|-------------------|---------------|-------------------------|----------------|-------|--|--|
| | | | | Plans selected: | Compare | plans | | |
| | | | | | Rese | t | | |
| | | | Choice | PPO HDHP | | | | |
| Plan Options | | | | | | | | |
| | | · · · · · | | IP Plan G 6000/40%/7500 | | | | |
| | | In-Network Provid | der | Out-of-Ne | twork Provider | | | |
| Individual deductible (multiply by two for family) | | \$6,000 | | \$2 | 24,000 | | | |
| Coinsurance | | 40% | | | 50% | | | |
| Individual out-of-pocket maximum (multiply by two for family) | | \$7,500 | | \$. | \$30,000 | | | |
| Primary care visit | | 40% AD | | 5 | 50% AD | | | |
| Specialty care visit | | 40% AD | | 5 | 50% AD | | | |
| Hospital inpatient (per admission) | | 40% AD | | 5 | 50% AD | | | |
| Outpatient surgery (per procedure) | | 40% AD | | 5 | 50% AD | | | |
| Lab (per encounter) | | 40% AD | | 5 | 0% AD | | | |
| X-ray (per encounter) | | 40% AD | | 5 | 0% AD | | | |
| CT/PET/MRI (per procedure) | | 40% AD | | 5 | 0% AD | | | |
| Urgent care | | 40% AD | | 5 | 0% AD | | | |
| Emergency care | | | 4 | 10% AD | | | | |
| Ambulance services (per trip) | | | 4 | 10% AD | | | | |
| Skilled nursing facility | | 40% AD | | 5 | 0% AD | | | |
| Mental health - outpatient | | 40% AD | | 5 | 0% AD | | | |
| Mental health - inpatient | | 40% AD | 40% AD 50% AD | | | | | |
| Physical therapy/occupational therapy/speech therapy | | 40% AD | | 50% AD | | | | |
| Prescription drugs | | | | | | | | |
| Rx deductible | | Medical deductib | le | Medica | al deductible | | | |
| Generic preferred | | 40% AD | | 5 | 0% AD | | | |
| Brand preferred | | 40% AD | | 5 | 0% AD | | | |

| Non-preferred | 40% AD | 50% AD |
|---------------|--------|--------|
| Specialty | 40% AD | 50% AD |
| | | |

AD= After deductible



| OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|----------|-----|------|----|------|----|-----|
| | | | | | | |

Compare plans - HMO, DHMO, VC, HDHP and EC

| | 1 | |
|---|---|--|
| Plan Options | | |
| Individual deductible (multiply by two for family) | | |
| Coinsurance | | |
| Out-of-pocket maximum (multiply by two for family) | | |
| Primary care visit | | |
| Specialty care visit | | |
| Hospital inpatient (per admission) | | |
| Outpatient surgery (per procedure) | | |
| Lab (per encounter) | | |
| X-ray (per encounter) | | |
| CT/PET/MRI (per procedure) | | |
| Urgent care | | |
| Emergency care | | |
| Ambulance services (per trip) | | |
| Skilled nursing facility | | |
| Mental health - outpatient | | |
| Mental health - inpatient | | |
| Physical therapy/occupational therapy/speech therapy | | |
| Prescription drugs | | |
| Rx deductible | | |
| Generic preferred | | |
| Brand preferred | | |
| Non-preferred | | |
| Specialty | | |
| | | |

The plan summary highlights the most frequently asked-about benefits and is for illustration purposes only. For a complete description, please refer to the appropriate Evidence of Coverage or Certificate of Insurance, or contact your broker or Kaiser Permanente account manager.

Information may have changed since publication.

Start over





| | | OVERVIEW | НМО | DHMO | VC | HDHP | EC | PPO |
|--|--|----------|-----|------|----|------|----|-----|
|--|--|----------|-----|------|----|------|----|-----|

Compare plans - PPO and PPO HDHP

| Plan Options | | | |
|---|--|--|--|
| Individual deductible (multiply by two for family) | | | |
| Coinsurance | | | |
| Individual out-of-pocket maximum (multiply by two for family) | | | |
| Primary care visit ++ | | | |
| Specialty care visit++ | | | |
| Hospital inpatient (per admission) | | | |
| Outpatient surgery (per procedure) | | | |
| Lab (per encounter) | | | |
| X-ray (per encounter) | | | |
| CT/PET/MRI (per procedure) | | | |
| Urgent care | | | |
| Emergency care | | | |
| Ambulance services (per trip) | | | |
| Skilled nursing facility | | | |
| Mental health - outpatient | | | |
| Mental health - inpatient | | | |
| Physical therapy/occupational therapy/speech therapy | | | |
| Prescription drugs | | | |
| Deductible | | | |
| Generic preferred | | | |
| Brand preferred | | | |
| Non-preferred | | | |
| Specialty | | | |
| | | | |

The plan summary highlights the most frequently asked-about benefits and is for illustration purposes only. For a complete description, please refer to the appropriate Evidence of Coverage or Certificate of Insurance, or contact your broker or Kaiser Permanente account manager.

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Start over



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