

234415 PROOFPOINT

**Principal Benefits for
Kaiser Permanente Traditional HMO Plan (1/1/26—12/31/26)**

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.

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	\$1,500	\$1,500	\$3,000
Plan Deductible	None	None	None
Drug Deductible	None	None	None

Plan Provider Office Visits

You Pay

Most Primary Care Visits and most Non-Physician Specialist Visits.....	\$20 per visit
Most Physician Specialist Visits	\$20 per visit
Routine physical maintenance exams, including well-woman exams....	No charge
Well-child preventive exams (through age 23 months)	No charge
Routine eye exams with a Plan Optometrist.....	No charge
Urgent care consultations, evaluations, and treatment	\$20 per visit
Most physical, occupational, and speech therapy	\$20 per visit

Telehealth Visits

You Pay

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone	No charge
Physician Specialist Visits by interactive video or telephone	No charge

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures	\$20 per procedure
Most immunizations (including the vaccine)	No charge
Most X-rays and laboratory tests	No charge

Hospital Inpatient Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	No charge
---	-----------

Emergency Services and Care

You Pay

Emergency department visits	\$50 per visit
-----------------------------------	----------------

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

You Pay

Ambulance Services	\$50 per trip
--------------------------	---------------

Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items (Tier 1) at a Plan Pharmacy	\$10 for up to a 30-day supply
Most generic (Tier 1) refills through our mail-order service	\$20 for up to a 100-day supply
Most brand-name items (Tier 2) at a Plan Pharmacy	\$30 for up to a 30-day supply
Most brand-name (Tier 2) refills through our mail-order service	\$60 for up to a 100-day supply
Most specialty items (Tier 4) at a Plan Pharmacy	\$30 for up to a 30-day supply

Durable Medical Equipment (DME)

You Pay

DME items as described in the EOC	20% Coinsurance
---	-----------------

Mental Health Services

You Pay

Inpatient psychiatric hospitalization	No charge
Individual outpatient mental health evaluation and treatment	\$20 per visit
Group outpatient mental health treatment	\$10 per visit

Substance Use Disorder Treatment

You Pay

Inpatient detoxification	No charge
Individual outpatient substance use disorder evaluation and treatment	\$20 per visit
Group outpatient substance use disorder treatment	\$5 per visit

Home Health Services	You Pay
Home health care (up to 100 visits per Accumulation Period)	No charge
Other	You Pay
Skilled nursing facility care (up to 100 days per benefit period)	No charge
Prosthetic and orthotic devices as described in the <i>EOC</i>	No charge
Fertility Services (such as outpatient procedures or laboratory tests) as described in the <i>EOC</i> (oocyte retrievals limited to three per lifetime)	the Cost Share you would pay if the Services were to treat any other condition

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*.