### **Benefit Summary**

### 2017 REEP / Low Option 2

# **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)

\$3,000

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

\$3,000

**Family Coverage** 

Entire Family of two or more

Members

\$6,000

(continues)

Plan Deductible	\$500	\$500	\$1,000	
Drug Deductible	\$100	\$100	Not applicable	
Professional Services (Plan Provider office visits) You Pay				
Most Primary Care Visits and most Non-Physician Specialist Visits			\$20 per visit (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) \$20 per visit (Plan Deductible doesn't apply)	
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			No charge after Plan Deductible No charge (Plan Deductible doesn't apply) \$10 per encounter after Plan Deductible No charge (Plan Deductible doesn't apply) \$50 per procedure after Plan Deductible No charge (Plan Deductible doesn't apply)	
Hospitalization Services		You Pay	You Pay	
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs		20% Coinsurance after	20% Coinsurance after Plan Deductible	
Emergency Health Coverage	You Pay			
Emergency Department visits				
Ambulance Services		You Pay	You Pay	
Ambulance Services		\$150 per trip after Pla	an Deductible	
Prescription Drug Coverage		You Pay	You Pay	
Covered outpatient items in accord with our drug formulary guidelines:  Most generic items at a Plan Pharmacy		\$10 for up to a 30-dag	y supply (Drug Deductible	
Most generic refills through our mail-orde	er service		ay supply (Drug Deductible	
Most brand-name items at a Plan Pharmacy  Most brand-name refills through our mail-order service			ay supply after Drug	
Most specialty items at a Plan Pharmacy			y supply after Drug Deductible	
Durable Medical Equipment (DME)		You Pay		
DME items in accord with our DME formula	20% Coinsurance (PI	an Deductible doesn't apply)		

Benefit Summary (continued)

Mental Health Services	You Pay	
Inpatient psychiatric hospitalization	\$20 per visit (Plan Deductible doesn't apply)	
Chemical Dependency Services	You Pay	
Inpatient detoxificationIndividual outpatient chemical dependency evaluation and treatment	\$20 per visit (Plan Deductible doesn't apply)	
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)  Prosthetic and orthotic devices  All Services related to covered infertility treatment  Hospice care	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).