

GOLD 80 HRA HMO 2250/35 + CHILD DENTAL

Deductible HMO with HRA Plan¹
(HRA can be administered through Kaiser Permanente)

FEATURES	MEMBER PAYS
PLAN DEDUCTIBLE Embedded	Individual – \$2,250 ² Family – \$4,500 ²
OUT-OF-POCKET MAXIMUM Embedded	Individual – \$7,800 ^{2,3} Family – \$15,600 ^{2,3}
IN THE MEDICAL OFFICE	
Primary care visits	\$35
Urgent care visits	\$35
Specialty office visits	\$50
Preventive exams, vaccines (immunizations)	\$0 ⁴
Prenatal care	\$0 ⁵
Postpartum care	\$0 ⁵
Well-child preventive care visits	\$0 ⁶
Allergy injections	\$5 per visit (after plan deductible)
Infertility services	Not covered ⁷
Physical, occupational, and speech therapy	\$35 (after plan deductible)
Most laboratory tests	25% (after plan deductible)
Most X-rays and diagnostic testing	25% (after plan deductible)
Most MRI/CT/PET scans	25% (after plan deductible)
Outpatient surgery (per procedure)	25% (after plan deductible)
EMERGENCY SERVICES	
Emergency department visits (waived if admitted directly to hospital)	25% (after plan deductible)
Ambulance	25% (after plan deductible)
PRESCRIPTIONS	
Generic drugs (up to a 30-day supply)	\$15 ⁸
Brand-name drugs (up to a 30-day supply)	\$30 (after \$100 drug deductible) ⁸
Specialty drugs (up to a 30-day supply)	20% per prescription up to \$250 maximum (after \$100 drug deductible) ⁸
HOSPITAL INPATIENT CARE	
Physicians' services, room and board, tests, medications, supplies, therapies, birth services	25% (after plan deductible)
Skilled nursing facility care (up to 100 days per benefit period)	25% (after plan deductible)
MENTAL HEALTH SERVICES	
Outpatient (in the medical office)	\$35
Inpatient (in the hospital)	25% (after plan deductible)
SUBSTANCE USE DISORDER SERVICES	
Outpatient (in the medical office)	\$35
Inpatient (in the hospital) - detoxification only	25% (after plan deductible)
OTHER	
Televisits	\$0
Chiropractic and acupuncture	\$35 per visit for physician-referred acupuncture; chiropractic not covered
Certain durable medical equipment (DME) (supplemental and base)	50% ⁹
Certain prosthetic and orthotic devices	\$0
Pediatric optical (eyewear)	1 pair of eyeglasses or contact lenses per year ¹⁰
Pediatric vision exam	\$0
Adult optical (eyewear)	Not covered ¹¹
Adult vision exam (for eye refraction)	\$0
Home health care (up to 100 visits per year)	\$0
Hospice care	\$0

(continues)

(continued)

¹Groups selecting the Gold HRA HMO 2250/35 Deductible HMO with HRA plan must establish and fund an HRA for each enrolled employee. The allowable funding range is \$100 to \$400 per employee. If the group covers dependents, the allowable funding range per family is \$200 to \$800.

²This plan has an embedded deductible and out-of-pocket maximum. Each family member will begin paying copays or coinsurance after meeting his or her individual deductible or out-of-pocket maximum (depending on the benefit), or when the family deductible or out-of-pocket maximum is satisfied. Individual family members aren't subject to cost sharing when they reach their individual out-of-pocket maximum, or when the family out-of-pocket maximum is met.

³Out-of-pocket maximum is the maximum amount an individual or family will pay for certain services in a year.

⁴Preventive lab tests, X-rays, and immunizations are covered as part of the preventive exam.

⁵Scheduled prenatal visits and the first postpartum visit.

⁶Well-child visits through age 23 months.

⁷Infertility benefits can be added to this plan for an additional cost. For more information, contact your broker or Kaiser Permanente representative.

⁸Prescription drugs are covered in accordance with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copays. For information on our formulary, including the drugs on the specialty tier, go to kp.org/formulary or call our Member Service Contact Center.

⁹Both base and supplemental DME are covered. Supplemental DME is limited to a combined maximum benefit of \$2,000 per year for services (after plan deductible). Refer to the *Evidence of Coverage* for information on what's included in your DME benefit.

¹⁰Under age 19. 1 pair of eyeglasses from a limited selection.

¹¹Kaiser Permanente members are entitled to a discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts won't be combined with any other Health Plan vision benefit. The discounts won't apply to any sale, promotion, or packaged eyewear program; for any contact lens extended purchase agreement; or to low-vision aids or devices. Visit kp2020.org for Kaiser Permanente optical locations.

This is a summary of benefits only and is subject to change. The KFHP *Evidence of Coverage* and the KPIC *Certificate of Insurance* contain a complete explanation of benefits, exclusions, and limitations. The information provided isn't intended to describe all the benefits included in each plan, nor is it designed to serve as the *Evidence of Coverage* or *Certificate of Insurance*.