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**Benefit Summary**

31342 NORTHERN CALIF PIPE TRADES H&amp;WTF - EARLY RETIREE

**Principal Benefits for  
Kaiser Permanente Traditional HMO Plan (7/1/18—6/30/19)**

Health Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call our Member Service Contact Center.

**Accumulation Period**

The Accumulation Period for this plan is 1/1/18 through 12/31/18 (calendar year).

**Out-of-Pocket Maximum(s) and Deductible(s)**

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	\$750	\$750	\$1,500
Plan Deductible	None	None	None
Drug Deductible	None	None	None

**Professional Services (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
Family planning counseling and consultations .....	No charge
Scheduled prenatal care exams.....	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

**Outpatient Services**

	You Pay
Outpatient surgery and certain other outpatient procedures.....	\$20 per procedure
Allergy injections (including allergy serum) .....	\$3 per visit
Most immunizations (including the vaccine) .....	No charge
Most X-rays and laboratory tests.....	No charge
Covered individual health education counseling.....	No charge
Covered health education programs .....	No charge

**Hospitalization Services**

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

**Emergency Health Coverage**

	You Pay
Emergency Department visits.....	\$50 per visit

Note: This Cost Share does not apply if you are admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).

**Ambulance Services**

	You Pay
Ambulance Services.....	No charge

**Prescription Drug Coverage**

	You Pay
Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items at a Plan Pharmacy or through our mail-order service.....	\$10 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy or through our mail-order service.....	\$25 for up to a 100-day supply
Most specialty items at a Plan Pharmacy.....	\$25 for up to a 30-day supply

**Durable Medical Equipment (DME)**

	You Pay
DME items as described in the EOC.....	No charge

**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

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**Benefit Summary***(continued)*

<b>Substance Use Disorder Treatment</b>	<b>You Pay</b>
Inpatient detoxification .....	No charge
Individual outpatient substance use disorder evaluation and treatment .....	\$20 per visit
Group outpatient substance use disorder treatment.....	\$5 per visit
<b>Home Health Services</b>	<b>You Pay</b>
Home health care (up to 100 visits per Accumulation Period) .....	No charge
<b>Other</b>	<b>You Pay</b>
Hearing aid(s) every 36 months.....	Amount in excess of \$1,500 Allowance per aid
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
Hospice care .....	No charge
Chiropractic.....	\$10 a visit up to 20 visits per year

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).