

**Proposed Benefit Summary****Benefit Plan 16072****\$35/\$50 OV, 20% IP, 20% ER, \$15/\$40/20% RX****Principal Benefits for  
Kaiser Permanente HMO Plan with Coinsurance (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.

<b>Amounts Per Accumulation Period</b>	<b>Self-Only Coverage (a Family of one Member)</b>	<b>Family Coverage Each Member in a Family of two or more Members</b>	<b>Family Coverage Entire Family of two or more Members</b>
Plan Out-of-Pocket Maximum	\$4,000	\$4,000	\$8,000
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 .....	\$35 per visit
Most Physician Specialist Visits .....	\$50 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 .....	\$35 per visit
Most physical, occupational, and speech therapy .....	\$35 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% Coinsurance
Most immunizations (including the vaccine) .....	No charge
Most X-rays and laboratory tests .....	\$15 per encounter
Preventive X-rays, screenings, and laboratory tests as described in the EOC.....	No charge
MRI, most CT, and PET scans .....	20% Coinsurance up to a maximum of \$150 per procedure

**Hospital Inpatient Services****You Pay**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	20% Coinsurance
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**Emergency Services****You Pay**

Emergency department visits .....	20% Coinsurance
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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 .....	\$150 per trip
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**Prescription Drug Coverage****You Pay**

Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items (Tier 1) at a Plan Pharmacy .....	\$15 for up to a 30-day supply
Most generic (Tier 1) refills through our mail-order service .....	\$30 for up to a 100-day supply
Most brand-name items (Tier 2) at a Plan Pharmacy .....	\$40 for up to a 30-day supply
Most brand-name (Tier 2) refills through our mail-order service .....	\$80 for up to a 100-day supply
Most specialty items (Tier 4) at a Plan Pharmacy .....	20% Coinsurance (not to exceed \$250) for up to a 30-day supply

**Durable Medical Equipment (DME)****You Pay**

DME items as described in the EOC .....	50% Coinsurance
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**Proposed Benefit Summary***(continued)*

<b>Mental Health Services</b>	<b>You Pay</b>
Inpatient psychiatric hospitalization .....	20% Coinsurance
Individual outpatient mental health evaluation and treatment .....	\$35 per visit
Group outpatient mental health treatment .....	\$17 per visit
<b>Substance Use Disorder Treatment</b>	<b>You Pay</b>
Inpatient detoxification .....	20% Coinsurance
Individual outpatient substance use disorder evaluation and treatment .....	\$35 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>
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

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*.