

**Benefit Summary**

2027 Benefit Plan 19582

**Principal Benefits for  
Kaiser Permanente PPO Plan**The **Accumulation Period** for this plan is **Calendar Year**.

	<b>Member Pays</b>	
	<b>Participating Provider Tier</b>	<b>Non-Participating Provider Tier</b>
<b>Deductible</b>	\$3,500 Individual \$7,000 Family	\$7,000 Individual \$14,000 Family
<b>Out-of-Pocket Maximum</b>	\$6,500 Individual \$13,000 Family	\$13,000 Individual \$26,000 Family
<b>Provider Office Visits</b>		
Physician Office Visits	\$40	50% after deductible
Specialty Care	\$40	50% after deductible
Telehealth Visits	\$40	50% after deductible
Preventive Screenings	No Charge	50%
Adult Routine Physical Exam (limit 1 every 12 months)	No Charge	50%
Well-child Preventive Care Visits	No Charge	50%
Physical, Occupational, and Speech Therapy	\$40 after deductible	50% after deductible
<b>Outpatient Services</b>		
Outpatient Surgery (per procedure)	\$100, then 30% after deductible	\$150, then 50% after deductible
X-rays and Lab Tests	30% after deductible	50% after deductible
CT/PET scans and MRIs	30% after deductible	50% after deductible
<b>Urgent Care</b>	\$60	50% after deductible
<b>Emergency Services</b> (Copayment waived if admitted directly to hospital)	\$150, then 30% after deductible	
<b>Emergency Ambulance Service</b>	50% after deductible	50% after deductible
<b>Hospital Inpatient Care (per admission)</b> (Room and board, surgery, birth services, anesthesia, X-rays, laboratory tests, and drugs)	\$500, then 30% after deductible	\$1,000, then 50% after deductible
<b>Mental Health Services</b>		
Inpatient Hospitalization (per admission)	\$500, then 30% after deductible	\$1,000, then 50% after deductible
Individual Outpatient Visits	\$40	50% after deductible
Group Outpatient Visits	\$20	50% after deductible
<b>Substance Use Disorder Treatment</b>		
Inpatient Hospitalization (per admission)	\$500, then 30% after deductible	\$1,000, then 50% after deductible
Individual Outpatient Visits	\$40	50% after deductible
Group Outpatient Visits	\$20	50% after deductible
<b>Additional Benefits</b>		
Durable Medical Equipment (limits apply, see COI)	30% after deductible	50% after deductible
Prosthetic and Orthotics (limits apply, see COI)	30% after deductible	50% after deductible
Skilled Nursing Facility Care (per admission) (60-day limit per benefit period)	\$500, then 30% after deductible	\$1,000, then 50% after deductible
Home Health Care (100-visit limit per accumulation period)	20%	20%
Hospice Care	30% after deductible	50% after deductible
Fertility Services (limits apply, see COI) (Cost shares equal to services to treat any other condition)	Same as medical benefit	Same as medical benefit

<b>Prescription Drug Coverage (30-day supply)</b>	<b>MedImpact Pharmacies</b>	<b>Non-Participating Pharmacies</b>
Generic drugs	\$15	Not covered
Brand drugs	\$40	Not covered
Contraceptive drugs	No charge	Not covered
Specialty tier	30% up to \$250	Not covered
<b>Mail-order Prescriptions (Maximum 100-day supply)</b>	<b>MedImpact Pharmacies</b>	<b>Non-Participating Pharmacies</b>
Generic Drugs	\$30	Not covered
Brand Preferred Drugs	\$80	

**Notes:**

These benefits are subject to regulatory approval. The table above describes a summary of the benefits of the plan. For a complete understanding of benefits, cost shares, exclusions, and limitations, please read the Kaiser Permanente Insurance Company Certificate of Insurance (COI).

Deductibles contribute towards satisfying the Out-of-Pocket Maximum. This plan carries an embedded Deductible and Out-of-Pocket Maximum. Benefits become payable for each family member after their individual annual Deductible is met, or when the family Deductible is satisfied. A family member can meet the individual annual Out-of-Pocket Maximum before the family Out-of-Pocket Maximum is satisfied.

Covered Charges incurred toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Participating Provider Tier will accumulate toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Participating Provider Tier. Likewise, Covered Charges incurred toward satisfaction of the Deductible or Out-of-Pocket Maximum at the Non-Participating Provider Tier will accumulate toward satisfaction of the Deductible or Out-of-Pocket Maximum on the Non-Participating Provider Tier. The Deductible, Copayments, and Coinsurance paid for most covered services contribute towards the satisfaction of the Out-of-Pocket Maximum.

MedImpact Pharmacy Copayments and Coinsurance are not subject to, nor do they contribute toward satisfaction of the Deductible. However, they do contribute toward the satisfaction of the Out-of-Pocket Maximum.

Precertification is required before having certain services. For a complete understanding of precertification requirements, please refer to your Schedule of Coverage and Certificate of Insurance.

**PPO Benefits are underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP)**