

# SILVER 70 HDHP HMO 2500/20%\* + CHILD DENTAL

HSA-qualified High Deductible Health Plan (HSA can be administered through Kaiser Permanente)

FEATURES	MEMBER PAYS
<b>PLAN DEDUCTIBLE</b> Embedded	Self-only — \$2,500 <sup>1,2</sup> Individual — \$2,700 <sup>1,2</sup> Family — \$5,000 <sup>1,2</sup>
<b>OUT-OF-POCKET MAXIMUM</b> Embedded	Individual — \$6,650 <sup>1,3</sup> Family — \$13,300 <sup>1,3</sup>
<b>IN THE MEDICAL OFFICE</b> Primary care visits Urgent care visits Specialty office visits Preventive exams, vaccines (immunizations) Prenatal care Postpartum care Well-child preventive care visits Allergy injections Infertility services Physical, occupational, and speech therapy Most laboratory tests Most X-rays and diagnostic testing Most MRI/CT/PET scans Outpatient surgery (per procedure)	20% (after plan deductible) 20% (after plan deductible) 20% (after plan deductible) \$0 <sup>4</sup> \$0 <sup>5</sup> \$0 (after plan deductible) <sup>6</sup> \$0 <sup>7</sup> 20% (after plan deductible) Not covered <sup>8</sup> 20% (after plan deductible) 20% (after plan deductible) 20% (after plan deductible) 20% (after plan deductible) 20% (after plan deductible)
<b>EMERGENCY SERVICES</b> Emergency Department visits (waived if admitted directly to hospital) Ambulance	20% (after plan deductible) 20% (after plan deductible)
<b>PRESCRIPTIONS</b> Generic drugs (up to a 30-day supply) Brand-name drugs (up to a 30-day supply) Specialty drugs (up to a 30-day supply)	20% per prescription up to \$250 maximum (after plan deductible) <sup>9</sup> 20% per prescription up to \$250 maximum (after plan deductible) <sup>9</sup> 20% per prescription up to \$250 maximum (after plan deductible) <sup>9</sup>
<b>HOSPITAL CARE</b> Physicians' services, room and board, tests, medications, supplies, therapies, birth services Skilled nursing facility care (up to 100 days per benefit period)	20% (after plan deductible) 20% (after plan deductible)
<b>MENTAL HEALTH SERVICES</b> In the medical office In the hospital	20% (after plan deductible) 20% (after plan deductible)
<b>CHEMICAL DEPENDENCY SERVICES</b> In the medical office In the hospital (detoxification only)	20% (after plan deductible) 20% (after plan deductible)
<b>OTHER</b> Televisits Chiropractic and acupuncture  Certain durable medical equipment (DME) (base only) Certain prosthetic and orthotic devices Pediatric optical (eyewear) Pediatric vision exam Adult optical (eyewear) Adult vision exam (for eye refraction) Home health care (up to 100 visits per year) Hospice care	\$0 (after plan deductible) <sup>10</sup> 20% per visit (after plan deductible) for physician-referred acupuncture; chiropractic not covered 20% (after plan deductible) <sup>11</sup> \$0 (after plan deductible) 1 pair of eyeglasses or contact lenses per year <sup>12</sup> \$0 Not covered <sup>13</sup> \$0 20% (after plan deductible) \$0 (after plan deductible)

<sup>1</sup>This 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.

<sup>2</sup>Self-only: a family of 1 member.

Individual: each member in a family of 2 or more members.

Family: entire family of 2 or more members.

<sup>3</sup>Out-of-pocket maximum is the maximum amount an individual or family will pay for all covered services in a year.

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

<sup>5</sup>Scheduled prenatal visits.

<sup>6</sup>First postpartum visit only, covered at no charge.

<sup>7</sup>Well-child visits through age 23 months.

<sup>8</sup>Infertility benefits can be added to this plan for an additional cost. For more information, contact your broker or Kaiser Permanente representative.

<sup>9</sup>Prescription 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](http://kp.org/formulary) or call our Member Service Contact Center.

<sup>10</sup>For HSA-Qualified HDHP HMO members, all scheduled, non-preventive telehealth visits (phone and video).

<sup>11</sup>Refer to the Evidence of Coverage for information on what's included in your DME benefit. Coverage is limited.

<sup>12</sup>Under age 19.

<sup>13</sup>Kaiser Permanente members are entitled to a discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts can'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](http://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.