BRONZE 60 HDHP HMO 6000/40%* + CHILD DENTAL

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

FEATURES	MEMBER PAYS
PLAN DEDUCTIBLE	
Embedded	Individual — $$6,000^{1}$
	Family — \$12,000¹
OUT-OF-POCKET MAXIMUM	
Embedded	Individual — \$6,650 ^{1,2}
	Family — \$13,300 ^{1,2}
IN THE MEDICAL OFFICE	•
Primary care visits	40% (after plan deductible)
Urgent care visits	40% (after plan deductible)
Specialty office visits	40% (after plan deductible)
Preventive exams, vaccines (immunizations)	\$0 ³
Prenatal care	$$0^4$
Postpartum care	\$0 (after plan deductible) ⁵
Well-child preventive care visits	\$0 ⁶
Allergy injections	40% (after plan deductible)
Infertility services	Not covered ⁷
Physical, occupational, and speech therapy	40% (after plan deductible)
Most laboratory tests	40% (after plan deductible)
Most X-rays and diagnostic testing	40% (after plan deductible)
Most MRI/CT/PET scans	40% (after plan deductible)
Outpatient surgery (per procedure)	40% (after plan deductible)
EMERGENCY SERVICES	
Emergency Department visits (waived if admitted directly to hospital)	40% (after plan deductible)
Ambulance	40% (after plan deductible)
PRESCRIPTIONS	
Generic drugs (up to a 30-day supply)	40% per prescription up to \$500 maximum (after plan deductible)8
Brand-name drugs (up to a 30-day supply)	40% per prescription up to \$500 maximum (after plan deductible)8
Specialty drugs (up to a 30-day supply)	40% per prescription up to \$500 maximum (after plan deductible) ⁸
HOSPITAL CARE	
Physicians' services, room and board, tests, medications, supplies, therapies,	
birth services	40% (after plan deductible)
Skilled nursing facility care (up to 100 days per benefit period)	40% (after plan deductible)
MENTAL HEALTH SERVICES	
In the medical office	40% (after plan deductible)
In the hospital	40% (after plan deductible)
CHEMICAL DEPENDENCY SERVICES	
In the medical office	40% (after plan deductible)
In the hospital (detoxification only)	40% (after plan deductible)
OTHER	
Televisits	\$0 (after plan deductible) ⁹
Chiropractic and acupuncture	40% per visit (after plan deductible) for physician-referred
	acupuncture; chiropractic not covered
Certain durable medical equipment (DME) (base only)	40% (after plan deductible) ¹⁰
Certain prosthetic and orthotic devices	\$0 (after plan deductible)
Pediatric optical (eyewear)	1 pair of eyeglasses or contact lenses per year ¹¹
Pediatric vision exam	\$0 Not covered ¹²
Adult optical (eyewear) Adult vision exam (for eye refraction)	\$0
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Home health care (up to 100 visits per year)	40% (after plan deductible)

¹This 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.

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.



 $^{^2}$ Out-of-pocket maximum is the maximum amount an individual or family will pay for certain services in a year.

³Preventive lab tests, X-rays, and immunizations are covered as part of the preventive exam.

⁴Scheduled prenatal visits.

⁵First postpartum visit only, covered at no charge.

⁶Well-child visits through age 23 months.

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

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 or call our Member Service Contact Center.

⁹For HSA-qualified HDHP HMO members, all scheduled, non-preventive telehealth visits (phone and video).

¹⁰Refer to the *Evidence of Coverage* for information on what's included in your DME benefit. Coverage is limited.

¹¹Under age 19.

¹²Kaiser 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** for Kaiser Permanente optical locations.