



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit kp.org; see the *Summary of Benefits Handbook* at spd.mypgebenefits.com; or call Kaiser Northern California **1-800-663-1771**; Southern California **1-800-533-1833**. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms, see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call Kaiser at one of the numbers listed above to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	N/A	There is no <u>deductible</u> . In accordance with the Families First Coronavirus Relief Act and the CARES Act, COVID-19 testing may be covered before you meet the <u>deductible</u> during the declared period of the national public health emergency.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$1,500 person / \$3,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, <u>preauthorization</u> penalties for non-compliance, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Visit kp.org or call Northern California 1-800-663-1771 ; Southern California 1-800-533-1833 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . Except for emergency room services and urgent care, <u>out-of-network services</u> are not covered. You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay more if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 <u>copay</u> /visit	Not covered	None
	<u>Specialist</u> visit	\$10 <u>copay</u> /visit	Not covered	None
	Select <u>preventive care/screening/immunization</u>	<u>Preventive care screenings</u> \$10 <u>copay</u> ; <u>preventive immunizations</u> no charge	Not covered	Does not apply to <u>out-of-pocket limit</u> . You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	Other practitioner office visit	\$10 <u>copay</u> /visit	Not covered	Chiropractic visits: Self- <u>referral</u> allowed; no <u>preauthorization</u> needed Acupuncture visits: <u>Referral</u> required from a Kaiser physician
If you have a test	<u>Diagnostic test</u> (X-ray, blood work)	No charge	Not covered	Does not apply to <u>out-of-pocket limit</u> . In accordance with the Families First Coronavirus Relief Act and the CARES Act, COVID-19 testing may be covered at no charge during the declared period of the national public health emergency.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Does not apply to <u>out-of-pocket limit</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available by calling Kaiser: NoCal 1-800-663-1771; SoCal 1-800-533-1833	Generic drugs	\$10 <u>copay</u>	Not covered	Up to 100-day supply; does not apply to <u>out-of-pocket limit</u> .
	Preferred brand drugs	\$10 <u>copay</u>	Not covered	Up to 100-day supply; does not apply to <u>out-of-pocket limit</u> .
	Non-preferred brand drugs	\$10 <u>copay</u>	Not covered	Up to 100-day supply; does not apply to <u>out-of-pocket limit</u> .
	<u>Specialty drugs</u>	\$10 <u>copay</u>	Not covered	Up to 100-day supply; 50% <u>coinsurance</u> for drugs for treatment of infertility and sexual dysfunction; memory enhancement drugs not covered. Does not apply to <u>out-of-pocket limit</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$10 <u>copay</u>	Not covered	None
	Physician/surgeon fees	Included in facility fee	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit	Waived if admitted as an inpatient.
	Emergency medical transportation	No charge	No charge	Does not apply to <u>out-of-pocket limit</u> .
	<u>Urgent care</u>	\$10 <u>copay</u> /visit	\$10 <u>copay</u> /visit	Non- <u>plan providers</u> covered when temporarily outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	None
	Physician/surgeon fees	Included in facility fee	Not covered	None
If you need mental health, behavioral health, or substance use disorder services	Outpatient services	\$10/individual visit	Not covered	\$5/group visit
	Inpatient services	No charge	Not covered	Substance use disorder: May use Beacon Health Options or Kaiser for detoxification. All other residential inpatient treatment, including acute inpatient and residential treatment, is available through the Beacon Health Options network only, not Kaiser. All substance use treatment requires <u>preauthorization</u> . When using a Beacon Health Options provider, a \$300 penalty applies if you fail to notify Beacon Health Options within 48 hours of admission to a facility. No limit on number of stays.
If you are pregnant	Office visits	No charge	Not covered	Depending on the type of service, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in this document. Does not apply to <u>out-of-pocket limit</u> .
	Childbirth/delivery professional services	Included in facility fee	Not covered	None
	Childbirth/delivery facility services	No charge	Not covered	Does not apply to <u>out-of-pocket limit</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	Not covered	3 visits/day; 100 visits/calendar year. Does not apply to <u>out-of-pocket limit</u> .
	<u>Rehabilitation services</u>	\$10 <u>copay</u>	Not covered	None
	<u>Habilitation services</u>	\$10 <u>copay</u>	Not covered	None
	<u>Skilled nursing care</u>	No charge	Not covered	100 days/calendar year. Does not apply to <u>out-of-pocket limit</u> .
	<u>Durable medical equipment</u>	No charge	Not covered	Must be in accordance with Kaiser's DME <u>formulary</u> guidelines. Does not apply to <u>out-of-pocket limit</u> . For specific exclusions, see p. 44 of the Kaiser EPO Summary <u>Plan</u> Description (call Kaiser to request a copy).
	<u>Hospice services</u>	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	\$10 <u>copay</u>	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none">• Cosmetic Surgery• Dental Care (Adult & Child)• Eyeglasses (Adult & Child)	<ul style="list-style-type: none">• Long-Term Care• Non-emergency care when traveling outside the U.S.• Private-Duty Nursing	<ul style="list-style-type: none">• Routine Eye Care (Adult)• Routine Foot Care• Weight Loss Programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none">• Acupuncture (medically referred)• Bariatric Surgery	<ul style="list-style-type: none">• Chiropractic Care (self-referred)• Hearing Aids (1 per ear every 3 years)	<ul style="list-style-type: none">• Infertility Treatment

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: The plan—Northern California **1-800-663-1771**; Southern California **1-800-533-1833**; your state insurance department; or the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit healthcare.gov or call **1-800-318-2596**.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the following: **Medical Appeals** Kaiser Permanente Insurance Company—Appeals, 3701 Boardman-Canfield Road, Canfield, OH 44406 / Northern California: **1-800-663-1771** / Southern California: **1-800-533-1833** / Fax: 1-614-212-7110 kp.org **Pharmacy Appeals** Kaiser Permanente, Attn: SFAS National Self Funding, 3840 Murphy Canyon Road, San Diego, CA 92123 / Northern California: **1-800-663-1771** / Southern California: **1-800-533-1833** / Fax: 1-858-614-7912 / kp.org. **Detoxification or Substance Use Disorder Residential Inpatient:** Beacon Health Options, Attention: Appeals, P.O. Box 6065, Cypress, CA 90630 0065 / **1-888-445-4436** / beaconhealthoptions.com. You may also contact the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **1-800-964-0530**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-800-964-0530**.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **1-800-964-0530**.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' **1-800-964-0530**.

Your health benefits will be self-insured by your plan sponsor. Kaiser Permanente Insurance Company will provide certain administrative services for the plan and will not be an insurer of the plan or financially liable for health care benefits under the plan.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only (single) coverage.

Peg is Having a Baby

(9 months of network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist</u> (prenatal) <u>copayment</u>	\$0
■ <u>Hospital</u> (facility) <u>copayment</u>	\$0
■ <u>Other copayments</u>	\$10
■ <u>Out-of-pocket limit*</u>	\$1,500

This **EXAMPLE** event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/delivery professional services
 Childbirth/delivery facility services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost **\$12,800**

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductible</u>	N/A
<u>Copayments</u>	\$130
<u>Coinsurance</u>	N/A
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$190

Managing Joe's type 2 Diabetes

(a year of routine network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist</u> <u>copayment</u>	\$10
■ <u>Hospital</u> (facility) <u>copayment</u>	\$0
■ <u>Other copayments</u>	\$10
■ <u>Out-of-pocket limit*</u>	\$1,500

This **EXAMPLE** event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost **\$7,400**

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductible</u>	N/A
<u>Copayments</u>	\$580
<u>Coinsurance</u>	N/A
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$640

Mia's Simple Fracture

(network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist</u> <u>copayment</u>	\$10
■ <u>Hospital</u> (facility) <u>copayment</u>	\$0
■ <u>Other copayments</u>	\$10
■ <u>Out-of-pocket limit*</u>	\$1,500

This **EXAMPLE** event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*X-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost **\$1,900**

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductible</u>	N/A
<u>Copayments</u>	\$70
<u>Coinsurance</u>	N/A
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$70

*If you reach the annual out-of-pocket limit (\$1,500/single coverage or \$3,000/family coverage), the Kaiser EPO will pay 100% of your covered costs for the rest of the year. The annual out-of-pocket limit includes amounts you pay toward your deductible. It **does not include** penalty charges, amounts that exceed the reasonable and customary amounts for out-of-network charges, or charges for services that aren't covered.