

EQUITY-LEAGUE HEALTH

CID 2861

Benefit Summary**Principal Benefits for Kaiser Permanente Traditional Plan (1/1/11—12/31/11)**

The Services described below are covered only if all the following conditions are satisfied:

- The Services are Medically Necessary
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Northern California Region Service Area (your Home Region), except where specifically noted to the contrary in the *Evidence of Coverage (EOC)* for authorized referrals, hospice care, Emergency Care, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

Annual Out-of-Pocket Maximum for Certain Services	
For Services subject to the maximum, you will not pay any more Cost Sharing during a calendar year if the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:	
For self-only enrollment (a Family of one Member)	\$1,500 per calendar year
For any one Member in a Family of two or more Members	\$1,500 per calendar year
For an entire Family of two or more Members	\$3,000 per calendar year
Deductible or Lifetime Maximum	
	None
Professional Services (Plan Provider office visits)	
You Pay	
Routine preventive care:	
Physical exams	\$5 per visit
Well-child visits (through age 23 months)	\$5 per visit
Family planning visits	\$5 per visit
Scheduled prenatal care visits and first postpartum visit	\$5 per visit
Eye exams for refraction	\$5 per visit
Hearing tests	\$5 per visit
Flexible sigmoidoscopies	\$5 per visit
Primary and specialty care visits	\$5 per visit
Urgent care visits	\$5 per visit
Physical, occupational, and speech therapy	\$5 per visit
Outpatient Services	
You Pay	
Outpatient surgery and certain other outpatient procedures	\$5 per procedure
Allergy injection visits	\$3 per visit
Allergy testing visits	\$5 per visit
Most vaccines (immunizations)	No charge
X-rays and lab tests	No charge
Health education:	
Individual visits	\$5 per visit
Group educational programs	No charge
Hospitalization Services	
You Pay	
Room and board, surgery, anesthesia, X-rays, lab tests, and drugs	No charge
Emergency Health Coverage	
You Pay	
Emergency Department visits	\$35 per visit
Note: This Cost Sharing does not apply if admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Sharing)	
Ambulance Services	
You Pay	
Ambulance Services	No charge
Prescription Drug Coverage	
You Pay	
Most covered outpatient items in accord with our drug formulary guidelines from Plan Pharmacies or from our mail-order service	\$5 for up to a 100-day supply
Durable Medical Equipment	
You Pay	
Covered durable medical equipment for home use in accord with our durable medical equipment formulary guidelines	No charge
Mental Health Services	
You Pay	
Inpatient psychiatric hospitalization and intensive psychiatric treatment programs (up to 45 days per calendar year)	No charge
Outpatient visits:	
Up to a total of 20 individual and group visits per calendar year	\$5 per individual visit \$2 per group visit

continued

Mental Health Services	You Pay
Up to 20 additional group visits that meet the Medical Group criteria in the same calendar year.....	\$2 per visit
Note: Visit and day limits do not apply to Serious Emotional Disturbances of children and Severe Mental Illnesses as described in the EOC.	
Chemical Dependency Services	You Pay
Inpatient detoxification	No charge
Outpatient individual visits	\$5 per visit
Outpatient group visits	\$2 per visit
Transitional residential recovery Services (up to 60 days per calendar year, not to exceed 120 days in any five-year period).....	\$100 per admission
Home Health Services	You Pay
Home health care (up to 100 visits per calendar year).....	No charge
Other	You Pay
Skilled nursing facility care (up to 100 days per benefit period)	No charge
Hospice care	No charge

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Sharing, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Sharing. For a complete explanation, please refer to the EOC. Please note that we provide all benefits required by law (for example, diabetes testing supplies).