**Disclosure Form Part One**

SISC-SELF INSURED SCHOOLS OF CALIFORNIA
Home Region: California

10/1/22 through 9/30/23

# Principal benefits for Kaiser Permanente Deductible HMO Plan

**Accumulation Period**

The Accumulation Period for this plan is January 1 through December 31.

**Out-of-Pocket Maximums and Deductibles**

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

| **Amounts Per Accumulation Period** | **Self-Only Coverage** (a Family of one Member) | **Family Coverage** Each Member in a Family of two or more Members | **Family Coverage** Entire Family of two or more Members |
|---|---|---|---|
| Plan Out-of-Pocket Maximum | $3,000 | $3,000 | $6,000 |
| Plan Deductible | $1,000 | $1,000 | $2,000 |
| Drug Deductible | None | None | None |

| **Professional Services (Plan Provider office visits)** | **You Pay** |
|---|---|
| Most Primary Care Visits and most Non-Physician Specialist Visits | $20 per visit (Plan Deductible doesn't apply) |
| Most Physician Specialist Visits | $20 per visit (Plan Deductible doesn't apply) |
| Routine physical maintenance exams, including well-woman exams | No charge (Plan Deductible doesn't apply) |
| Well-child preventive exams (through age 23 months) | No charge (Plan Deductible doesn't apply) |
| Family planning counseling and consultations | No charge (Plan Deductible doesn't apply) |
| Scheduled prenatal care exams | No charge (Plan Deductible doesn't apply) |
| Routine eye exams with a Plan Optometrist | No charge (Plan Deductible doesn't apply) |
| Urgent care consultations, evaluations, and treatment | $20 per visit (Plan Deductible doesn't apply) |
| Most physical, occupational, and speech therapy | $20 per visit (Plan Deductible doesn't apply) |

| **Outpatient Services** | **You Pay** |
|---|---|
| Outpatient surgery and certain other outpatient procedures | 20% Coinsurance after Plan Deductible |
| Allergy antigens (including administration) | No charge (Plan Deductible doesn't apply) |
| Most immunizations (including the vaccine) | No charge (Plan Deductible doesn't apply) |
| Most X-rays and laboratory tests | $10 per encounter (Plan Deductible doesn't apply) |
| Preventive X-rays, screenings, and laboratory tests as described in the *EOC* | No charge (Plan Deductible doesn't apply) |
| MRI, most CT, and PET scans | 20% Coinsurance up to a maximum of $50 per procedure (Plan Deductible doesn't apply) |

| **Hospitalization Services** | **You Pay** |
|---|---|
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs | 20% Coinsurance after Plan Deductible |

| **Emergency Health Coverage** | **You Pay** |
|---|---|
| Emergency Department visits | 20% Coinsurance after Plan Deductible |

Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the Emergency Department Cost Share (see "Hospitalization Services" for inpatient Cost Share)

| **Ambulance Services** | **You Pay** |
|---|---|
| Ambulance Services | $150 per trip (Plan Deductible doesn't apply) |

| **Prescription Drug Coverage** | **You Pay** |
|---|---|
| Covered outpatient items in accord with our drug formulary guidelines: | |
| Most generic items (Tier 1) at a Plan Pharmacy | $10 for up to a 30-day supply (Plan Deductible doesn't apply) |
| Most generic (Tier 1) refills through our mail-order service | $20 for up to a 100-day supply (Plan Deductible doesn't apply) |
| Most brand-name items (Tier 2) at a Plan Pharmacy | $30 for up to a 30-day supply (Plan Deductible doesn't apply) |
| Most brand-name (Tier 2) refills through our mail-order service | $60 for up to a 100-day supply (Plan Deductible doesn't apply) |
| Most specialty items (Tier 4) at a Plan Pharmacy | $30 for up to a 30-day supply (Plan Deductible doesn't apply) |

| **Durable Medical Equipment (DME)** | **You Pay** |
|---|---|
| DME items as described in the *EOC* | 20% Coinsurance (Plan Deductible doesn't apply) |

*(continues)*

## Disclosure Form Part One

*(continued)*

| Mental Health Services | You Pay |
|---|---|
| Inpatient psychiatric hospitalization | 20% Coinsurance after Plan Deductible |
| Individual outpatient mental health evaluation and treatment | $20 per visit (Plan Deductible doesn't apply) |
| Group outpatient mental health treatment | $10 per visit (Plan Deductible doesn't apply) |
| **Substance Use Disorder Treatment** | **You Pay** |
| Inpatient detoxification | 20% Coinsurance after Plan Deductible |
| Individual outpatient substance use disorder evaluation and treatment | $20 per visit (Plan Deductible doesn't apply) |
| Group outpatient substance use disorder treatment | $5 per visit (Plan Deductible doesn't apply) |
| **Home Health Services** | **You Pay** |
| Home health care (up to 100 visits per Accumulation Period) | No charge (Plan Deductible doesn't apply) |
| **Other** | **You Pay** |
| Hearing aids every 36 months | Amount in excess of $500 Allowance per aid (Allowance not subject to Plan Deductible) |
| Skilled nursing facility care (up to 100 days per benefit period) | 20% Coinsurance (Plan Deductible doesn't apply) |
| Prosthetic and orthotic devices as described in the *EOC* | No charge (Plan Deductible doesn't apply) |
| Services to diagnose or treat infertility and artificial insemination (such as outpatient procedures or laboratory tests) as described in the *EOC* | the Cost Share you would pay if the Services were to treat any other condition |
| Assisted reproductive technology ("ART") Services | Not covered |
| Hospice care | No charge (Plan Deductible doesn't apply) |

| Chiropractic and Acupuncture Coverage (through ASH Plans) | You Pay |
|---|---|
| Up to a combined total of 30 Chiropractic and Acupuncture visits per year | $10 copay per visit |

Kaiser Permanente contracts with American Specialty Health Plans (ASH) to provide chiropractic and acupuncture care. Members must receive all their benefits from ASH Plans participating providers. ASH Plans contracts with Participating Providers and other licensed providers to provide covered Chiropractic Services (including laboratory tests, X-rays, and chiropractic appliances). ASH Plans contracts with Participating Providers to provide acupuncture care (including adjunctive therapies, such as acupressure, moxibustion, or breathing techniques, when provided during the same course of treatment and in conjunction with acupuncture). You must receive covered Services from a Participating Provider or another licensed provider with which ASH contracts, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services, and Services that are not available from Participating Providers or other licensed providers with which ASH contracts to provide covered Services that are authorized in advance by ASH Plans.

The list of Participating Providers is available on the ASH Plans website at **www.ashlink.com/ash/kp** or from the ASH Plans Customer Service Department at **1-800-678-9133**. The list of Participating Providers is subject to change at any time without notice.

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