

## Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (1/1/20—12/31/20)

### Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to the following amount:

For any one Member ..... \$1,500 per calendar year

### Plan Deductible

None

### Professional Services (Plan Provider office visits)

#### You Pay

|  |                |
|--|----------------|
| Most Primary Care Visits and most Non-Physician Specialist Visits .....    | \$20 per visit |
| Most Physician Specialist Visits .....                                     | \$20 per visit |
| Annual Wellness visit and the "Welcome to Medicare" preventive visit ..... | No charge      |
| Routine physical exams .....   | No charge      |
| Routine eye exams with a Plan Optometrist .....                            | \$20 per visit |
| Urgent care consultations, evaluations, and treatment .....                | \$20 per visit |
| Physical, occupational, and speech therapy .....                           | \$20 per visit |

### Outpatient Services

#### You Pay

|  |                    |
|--|--------------------|
| Outpatient surgery and certain other outpatient procedures ..... | \$50 per procedure |
| Allergy injections (including allergy serum) .....               | \$3 per visit      |
| Most immunizations (including the vaccine) .....                 | No charge          |
| Most X-rays and laboratory tests .....                           | No charge          |
| Manual manipulation of the spine .....                           | \$20 per visit     |

### Hospitalization Services

#### You Pay

|  |                     |
|--|---------------------|
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs ..... | \$500 per admission |
|--|---------------------|

### Emergency Health Coverage

#### You Pay

|                                   |                |
|-----------------------------------|----------------|
| Emergency Department visits ..... | \$50 per visit |
|-----------------------------------|----------------|

### Ambulance Services

#### You Pay

|                          |                |
|--------------------------|----------------|
| Ambulance Services ..... | \$100 per trip |
|--------------------------|----------------|

### Prescription Drug Coverage

#### You Pay

This plan covers Medicare Part D prescription drugs in accord with our Part D formulary.

|   |  |
|---|--|
| <b>Initial coverage level</b> —until you have received Medicare Part D drugs totaling \$4,020 in the calendar year under any Medicare Part D plan .....   | Generic drugs: \$10 for up to a 100-day supply<br>Brand-name drugs: \$25 for up to a 100-day supply                              |
| <b>After the initial coverage limit</b> —after you receive Medicare Part D drugs totaling \$4,020 unless you pay \$6,350 in 2020 (see the EOC for catastrophic coverage level cost sharing) ..... | 25 percent of the price (plus a portion of the dispensing fee) for brand-name drugs<br>25 percent of the price for generic drugs |

continued

| <b>Durable Medical Equipment (DME)</b>                                     | <b>You Pay</b>                      |
|--|-------------------------------------|
| Covered durable medical equipment for home use .....                       | 20 percent Coinsurance              |
| <b>Mental Health Services</b>  | <b>You Pay</b>                      |
| Inpatient psychiatric hospitalization.....                                 | \$500 per admission                 |
| Individual outpatient mental health evaluation and treatment .....         | \$20 per visit                      |
| Group outpatient mental health treatment.....                              | \$10 per visit                      |
| <b>Substance Use Disorder Treatment</b>                                    | <b>You Pay</b>                      |
| Inpatient detoxification .....   | \$500 per admission                 |
| Individual outpatient substance use disorder evaluation and treatment..... | \$20 per visit                      |
| Group outpatient substance use disorder treatment .....                    | \$5 per visit                       |
| <b>Home Health Services</b>  | <b>You Pay</b>                      |
| Home health care (part-time, intermittent) .....                           | No charge                           |
| <b>Other</b>   | <b>You Pay</b>                      |
| Eyeglasses or contact lenses every 24 months .....                         | Amount in excess of \$150 Allowance |
| Skilled nursing facility care (up to 100 days per benefit period) .....    | No charge                           |
| External prosthetic and orthotic devices.....                              | 20 percent Coinsurance              |
| Ostomy and urological supplies .....                                       | 20 percent Coinsurance              |

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 more information, please refer to the *Summary of Benefits* booklet enclosed.