Principal Benefits for
Kaiser Permanente Traditional HMO Plan (1/1/20—12/31/20)

Accumulation Period

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

Out-of-Pocket Maximum(s) and Deductible(s)

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.

<table>
<thead>
<tr>
<th>Amounts Per Accumulation Period</th>
<th>Self-Only Coverage (a Family of one Member)</th>
<th>Family Coverage Each Member in a Family of two or more Members</th>
<th>Family Coverage Entire Family of two or more Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Out-of-Pocket Maximum</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Drug Deductible</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

Professional Services (Plan Provider office visits)

Most Primary Care Visits and most Non-Physician Specialist Visits.................................................$25 per visit
Most Physician Specialist Visits.................................................................$25 per visit
Routine physical maintenance exams, including well-woman exams .....................................No charge
Well-child preventive exams (through age 23 months).........................................................No charge
Family planning counseling and consultations.................................................................No charge
Scheduled prenatal care exams ...........................................................................................No charge
Routine eye exams with a Plan Optometrist .........................................................................No charge
Urgent care consultations, evaluations, and treatment ............................................................$25 per visit
Most physical, occupational, and speech therapy ..................................................................$25 per visit

Outpatient Services

Outpatient surgery and certain other outpatient procedures ....................................................$100 per procedure
Allergy injections (including allergy serum) ...........................................................................$5 per visit
Most immunizations (including the vaccine) .............................................................................No charge
Most X-rays and laboratory tests ..........................................................................................No charge

Hospitalization Services

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs..............................$100 per admission

Emergency Health Coverage

Emergency Department visits..................................................................................................$100 per visit
Note: This Cost Share does not apply if you are admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).

Ambulance Services

Ambulance Services ..............................................................................................................No charge

Prescription Drug Coverage

Covered outpatient items in accord with our drug formulary guidelines:
Most generic items at a Plan Pharmacy ..............................................................................$10 for up to a 30-day supply
Most generic refills through our mail-order service .................................................................$20 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy ........................................................................$25 for up to a 30-day supply
Most brand-name refills through our mail-order service ..............................................................$50 for up to a 100-day supply
Most specialty items at a Plan Pharmacy .............................................................................$25 for up to a 30-day supply

Durable Medical Equipment (DME)

DME items as described in the EOC ..................................................................................No charge

Mental Health Services

Inpatient psychiatric hospitalization .........................................................................................$100 per admission
Individual outpatient mental health evaluation and treatment .................................................$25 per visit
Group outpatient mental health treatment ................................................................................$12 per visit

Substance Use Disorder Treatment

Inpatient detoxification ..............................................................................................................$100 per admission
Individual outpatient substance use disorder evaluation and treatment ......................................$25 per visit
Group outpatient substance use disorder treatment .....................................................................$5 per visit

(continues)
Home Health Services

<table>
<thead>
<tr>
<th>Benefit</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home health care (up to 100 visits per Accumulation Period)</td>
<td>No charge</td>
</tr>
<tr>
<td>Home health care (up to 100 visits per Accumulation Period)</td>
<td>No charge</td>
</tr>
<tr>
<td>Hearing aid(s) every 36 months</td>
<td>Amount in excess of $500 Allowance per aid</td>
</tr>
<tr>
<td>Skilled nursing facility care (up to 100 days per benefit period)</td>
<td>No charge</td>
</tr>
<tr>
<td>Prosthetic and orthotic devices as described in the EOC</td>
<td>No charge</td>
</tr>
<tr>
<td>Skilled nursing facility care (up to 100 days per benefit period)</td>
<td>No charge</td>
</tr>
<tr>
<td>Diagnosis and treatment of infertility and artificial insemination</td>
<td>50% Coinsurance</td>
</tr>
<tr>
<td>(such as outpatient procedures or laboratory tests) as described in the EOC</td>
<td></td>
</tr>
<tr>
<td>Assisted reproductive technology (&quot;ART&quot;) Services</td>
<td>Not covered</td>
</tr>
<tr>
<td>Hospice care</td>
<td>No charge</td>
</tr>
</tbody>
</table>

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).