

## Benefit Summary

### 602214 SCHOOLS INSURANCE GROUP

## Principal Benefits for

### Kaiser Permanente HSA-Qualified Deductible HMO Plan (7/1/18—6/30/19)

"Kaiser Permanente HSA-Qualified Deductible HMO Plan" is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. For a complete explanation, please refer to the *EOC*.

#### Accumulation Period

The Accumulation Period for this plan is 1/1/18 through 12/31/18 (calendar year).

#### 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.

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 deductible(s) apply to the Plan Out-of-Pocket Maximum amounts listed below.

Note: The Plan Deductible amount is subject to increase if the U.S. Department of the Treasury changes the minimum deductible required in High Deductible Health Plans.

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	\$2,000	\$2,700	\$4,000
Drug Deductible	Not applicable	Not applicable	Not applicable

#### Professional Services (Plan Provider office visits)

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits .....	\$30 per visit after Plan Deductible
Most Physician Specialist Visits.....	\$30 per visit after Plan Deductible
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 .....	\$30 per visit (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment .....	\$30 per visit after Plan Deductible
Most physical, occupational, and speech therapy.....	\$30 per visit after Plan Deductible

#### Outpatient Services

	You Pay
Outpatient surgery and certain other outpatient procedures .....	\$150 per procedure after Plan Deductible
Allergy injections (including allergy serum) .....	\$5 per visit after Plan Deductible
Most immunizations (including the vaccine) .....	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests.....	\$10 per encounter after Plan Deductible
Preventive X-rays, screenings, and laboratory tests as described in the <i>EOC</i> .....	No charge (Plan Deductible doesn't apply)
MRI, most CT, and PET scans .....	\$50 per procedure after Plan Deductible
Covered individual health education counseling .....	No charge (Plan Deductible doesn't apply)
Covered health education programs .....	No charge (Plan Deductible doesn't apply)

#### Hospitalization Services

	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	\$250 per admission after Plan Deductible

#### Emergency Health Coverage

	You Pay
Emergency Department visits .....	\$100 per visit after Plan Deductible
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

	You Pay
Ambulance Services.....	\$100 per trip after Plan Deductible

#### Prescription Drug Coverage

	You Pay
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 after Plan Deductible
Most generic refills through our mail-order service.....	\$20 for up to a 100-day supply after Plan Deductible
Most brand-name items at a Plan Pharmacy .....	\$30 for up to a 30-day supply after Plan Deductible
Most brand-name refills through our mail-order service.....	\$60 for up to a 100-day supply after Plan Deductible

**Benefit Summary**

(continued)

Most specialty items at a Plan Pharmacy ..... 20% Coinsurance (not to exceed \$150) for up to a 30-day supply after Plan Deductible

**Durable Medical Equipment (DME)****You Pay**

DME items as described in the *EOC* ..... 20% Coinsurance after Plan Deductible

**Mental Health Services****You Pay**

Inpatient psychiatric hospitalization ..... \$250 per admission after Plan Deductible

Individual outpatient mental health evaluation and treatment ..... \$30 per visit after Plan Deductible

Group outpatient mental health treatment ..... \$15 per visit after Plan Deductible

**Substance Use Disorder Treatment****You Pay**

Inpatient detoxification ..... \$250 per admission after Plan Deductible

Individual outpatient substance use disorder evaluation and treatment ..... \$30 per visit after Plan Deductible

Group outpatient substance use disorder treatment ..... \$5 per visit after Plan Deductible

**Home Health Services****You Pay**

Home health care (up to 100 visits per Accumulation Period) ..... No charge after Plan Deductible

**Other****You Pay**

Skilled nursing facility care (up to 100 days per benefit period) ..... \$250 per admission after Plan Deductible

Prosthetic and orthotic devices as described in the *EOC* ..... No charge after Plan Deductible

Hospice care ..... No charge after Plan Deductible

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).