

## Benefit Summary

837 San Jose Unified School District

### Principal Benefits for Kaiser Permanente Traditional Plan (7/1/11—6/30/12)

The Services described below are covered only if all of 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 Services, 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

Most primary and specialty care consultations and exams .....	\$10 per visit
Routine physical maintenance exams .....	No charge
Well-child preventive exams (through age 23 months) .....	No charge
Family planning counseling .....	No charge
Scheduled prenatal care exams and first postpartum follow-up consultation and exam .....	No charge
Eye exams for refraction .....	No charge
Hearing exams .....	No charge
Urgent care consultations and exams .....	\$10 per visit
Physical, occupational, and speech therapy .....	\$10 per visit

#### Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures .....	\$10 per procedure
Allergy injections (including allergy serum) .....	No charge
Most immunizations (including vaccines) .....	No charge
Most X-rays and laboratory tests .....	No charge
Health education:	
Covered individual health education counseling .....	No charge
Covered health educational programs .....	No charge

#### Hospitalization Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .....	No charge
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#### Emergency Health Coverage

You Pay

Emergency Department visits .....	\$50 per visit
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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
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#### Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines from Plan Pharmacies or from our mail-order service:

Most generic items .....	\$10 for up to a 100-day supply
Most brand-name items .....	\$20 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
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#### Mental Health Services

You Pay

Inpatient psychiatric hospitalization .....	No charge
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continued

<b>Mental Health Services</b>	<b>You Pay</b>
Outpatient mental health evaluation and treatment .....	\$10 per individual visit \$5 per group visit
<b>Chemical Dependency Services</b>	<b>You Pay</b>
Inpatient detoxification.....	No charge
Individual outpatient chemical dependency counseling and treatment .....	\$10 per visit
Group outpatient chemical dependency counseling and treatment .....	\$5 per visit
<b>Home Health Services</b>	<b>You Pay</b>
Home health care (up to 100 visits per calendar year) .....	No charge
<b>Other</b>	<b>You Pay</b>
Skilled nursing facility care (up to 100 days per benefit period) .....	No charge
All covered Services related to infertility treatment .....	50% Coinsurance
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).