Benefit Summary

KAISER PERMANENTE®

CSEBA OPT 6

CSEBA
California Schools Employee Benefits Association

Principal Benefits for Kaiser Permanente Traditional Plan (7/1/15—6/30/16)

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 Southern 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

Accumulation Period	
The Accumulation Period for this plan is 1/1/15 through 12/31/15 (calendar year).	
Out-of-Pocket Maximum	
For Services subject to the maximum, you will not pay any more Cost Share during the 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)	$4,000 per calendar year
For any one Member in a Family of two or more Members	$4,000 per calendar year
For an entire Family of two or more Members	$8,000 per calendar year
Plan Deductible	None
Lifetime Maximum	None
Professional Services (Plan Provider office visits)	**You Pay**
Most Primary Care Visits for evaluations and treatment	$10 per visit
Most Specialty Care Visits for consultations, evaluations, and treatment	$10 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 for Members under age 19	No charge
Routine eye exams with a Plan Optometrist for Members age 19 and older	No charge
Hearing exams	No charge
Urgent care consultations, evaluations, and treatment	$10 per visit
Most 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 the vaccine)	No charge
Most X-rays and laboratory tests	No charge
Covered individual health education counseling	No charge
Covered health education programs	No charge
Hospitalization Services	**You Pay**
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	No charge
Emergency Health Coverage	**You Pay**
Emergency Department visits	$50 per visit
Note: This Cost Share does not apply if admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).	
Ambulance Services	**You Pay**
Ambulance Services	No charge
Prescription Drug Coverage	**You Pay**
Covered outpatient items in accord with our drug formulary guidelines at a Plan Pharmacy or through 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 (DME)	**You Pay**
DME items that are essential health benefits in accord with our DME formulary guidelines	No charge

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Proposed Benefit Summary

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DME items that are not essential health benefits in accord with our DME formulary guidelines	No charge

Mental Health Services	**You Pay**
Inpatient psychiatric hospitalization	No charge
Individual outpatient mental health evaluation and treatment	$10 per visit
Group outpatient mental health treatment	$5 per visit

Chemical Dependency Services	**You Pay**
Inpatient detoxification	No charge
Individual outpatient chemical dependency evaluation and treatment	$10 per visit
Group outpatient chemical dependency treatment	$5 per visit

Home Health Services	**You Pay**
Home health care (up to 100 visits per calendar year)	No charge

Other	**You Pay**
Skilled nursing facility care (up to 100 days per benefit period)	No charge
Ostomy and urological supplies	No charge
Prosthetic and orthotic devices that are essential health benefits	No charge
Prosthetic and orthotic devices that are not essential health benefits	No charge
All Services related to covered infertility treatment	50% Coinsurance
Hospice care	No charge
Chiropractic Benefit (30 visits per calendar year).....	$10 per visit

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).