

Proposed Benefit Summary

21594 STATE CENTER COMMUNITY COLLEGE

**Principal Benefits for
Kaiser Permanente Deductible HMO Plan (10/1/24—9/30/25)**

Accumulation Period

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

Out-of-Pocket Maximums and Deductibles

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 deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

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	\$4,000	\$4,000	\$8,000
Plan Deductible	\$2,000	\$2,000	\$4,000
Drug Deductible	None	None	None

Plan Provider Office Visits

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits	\$20 per visit (Plan Deductible doesn't apply)
Most Physician Specialist Visits	\$20 per visit (Plan Deductible doesn't apply)
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)
Scheduled prenatal care exams	No charge (Plan Deductible doesn't apply)
Routine eye exams with a Plan Optometrist.....	No charge (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment	\$20 per visit (Plan Deductible doesn't apply)
Most physical, occupational, and speech therapy	\$20 per visit after Plan Deductible

Telehealth Visits

	You Pay
Primary Care Visits and Non-Physician Specialist Visits by interactive video	No charge (Plan Deductible doesn't apply)
Physician Specialist Visits by interactive video	No charge (Plan Deductible doesn't apply)
Primary Care Visits and Non-Physician Specialist Visits by telephone...	No charge (Plan Deductible doesn't apply)
Physician Specialist Visits by telephone.....	No charge (Plan Deductible doesn't apply)

Outpatient Services

	You Pay
Outpatient surgery and certain other outpatient procedures	20% Coinsurance 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 EOC.....	No charge (Plan Deductible doesn't apply)
MRI, most CT, and PET scans	20% Coinsurance up to a maximum of \$50 per procedure after Plan Deductible

Hospital Inpatient Services

	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	20% Coinsurance after Plan Deductible

Emergency Services

	You Pay
Emergency department visits	20% Coinsurance after Plan Deductible

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(continued)

Prescription Drug Coverage

You Pay

Most brand-name items (Tier 2) at a Plan Pharmacy	\$50 for up to a 30-day supply (Plan Deductible doesn't apply)
Most brand-name (Tier 2) refills through our mail-order service	\$60 for up to a 100-day supply (Plan Deductible doesn't apply)
Most specialty items (Tier 4) at a Plan Pharmacy	20% Coinsurance (not to exceed \$150) for up to a 30-day supply (Plan Deductible doesn't apply)

Durable Medical Equipment (DME)

You Pay

DME items as described in the EOC	20% Coinsurance (Plan Deductible doesn't apply)
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Mental Health Services

You Pay

Inpatient psychiatric hospitalization	20% Coinsurance after Plan Deductible
Individual outpatient mental health evaluation and treatment	\$20 per visit (Plan Deductible doesn't apply)
Group outpatient mental health treatment	\$10 per visit (Plan Deductible doesn't apply)

Substance Use Disorder Treatment

You Pay

Inpatient detoxification	
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