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## Proposed Benefit Summary

100103 CITY OF RIVERSIDE – HMO 15 Plan

### Principal Benefits for Kaiser Permanente Traditional Plan (1/1/15—12/31/15)

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

Health Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call our Member Service Contact Center.

#### Accumulation Period

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The Accumulation Period for this plan is 1/1/15 through 12/31/15 (calendar year).

#### Out-of-Pocket Maximum

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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) .....	\$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

#### Plan Deductible

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None

#### Lifetime Maximum

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None

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

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#### You Pay

Most Primary Care Visits for evaluations and treatment .....	\$15 per visit
Most Specialty Care Visits for consultations, evaluations, and treatment .....	\$15 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, exams, and treatment .....	\$15 per visit
Most physical, occupational, and speech therapy .....	\$15 per visit

#### Outpatient Services

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#### You Pay

Outpatient surgery and certain other outpatient procedures .....	\$15 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
Covered individual health education counseling .....	No charge
Covered health education programs .....	No charge

#### Hospitalization Services

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#### You Pay

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

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#### You Pay

Emergency Department visits .....	\$50 per visit
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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

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#### You Pay

Ambulance Services .....	\$50 per trip
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#### Prescription Drug Coverage

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#### 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
Most generic refills through our mail-order service .....	\$20 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy .....	\$20 for up to a 30-day supply
Most brand-name refills through our mail-order service .....	\$40 for up to a 100-day supply

**Proposed Benefit Summary**

*(continued)*

<b>Durable Medical Equipment (DME)</b>	<b>You Pay</b>
DME items that are essential health benefits in accord with our DME formulary guidelines .....	No charge
DME items that are not essential health benefits in accord with our DME formulary guidelines .....	No charge
<b>Mental Health Services</b>	<b>You Pay</b>
Inpatient psychiatric hospitalization .....	No charge
Individual outpatient mental health evaluation and treatment .....	\$15 per visit
Group outpatient mental health treatment .....	\$7 per visit
<b>Chemical Dependency Services</b>	<b>You Pay</b>
Inpatient detoxification .....	No charge
Individual outpatient chemical dependency evaluation and treatment .....	\$15 per visit
Group outpatient chemical dependency 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>
Hearing aid(s) every 36 months .....	Amount in excess of \$1,000 Allowance per aid
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
Hospice care .....	No charge
Chiropractic Benefit (30 visits per calendar year).....	\$5 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).