

Disclosure Form Part One — Principal Benefits for Kaiser Permanente Traditional Plan (1/1/06—12/31/06)

The Services described below are covered only if all 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 Service Area, except where specifically noted to the contrary in the *Evidence of Coverage* for authorized referrals, Emergency Care, Post-stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

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| Annual Out-of-Pocket Maximum | |
| For one Member | \$1,500 per calendar year |
| For an entire Family Unit of two or more Members | \$3,000 per calendar year |
| Deductible or Lifetime Maximum | None |
| Coordination of Benefits | Included |
| Professional Services (Plan Provider office visits) | You Pay |
| Primary and specialty care visits (includes routine and urgent care appointments) | \$10 per visit |
| Routine preventive physical exams | \$10 per visit |
| Well-child preventive care visits (0-23 months) | No charge |
| Family planning visits | \$10 per visit |
| Scheduled prenatal care and first postpartum visit | No charge |
| Eye exams | \$10 per visit |
| Hearing tests | \$10 per visit |
| Physical, occupational, and speech therapy visits | \$10 per visit |
| Outpatient Services | You Pay |
| Outpatient surgery | \$10 per procedure |
| Allergy injection visits | \$5 per visit |
| Allergy testing visits | \$10 per visit |
| Immunizations | No charge |
| X-rays and lab tests | No charge |
| Health education | \$10 per individual visit No charge for group visits |
| Hospitalization Services | You Pay |
| Room and board, surgery, anesthesia, X-rays, lab tests, and drugs | No charge |
| Emergency Health Coverage | You Pay |
| Emergency Department visits | \$50 per visit (does not apply if admitted directly to the hospital as an inpatient) |
| Ambulance Services | You Pay |
| Ambulance Services | \$50 per trip |

continued

| Prescription Drug Coverage | You Pay |
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| Most covered outpatient items in accord with our drug formulary when obtained at Plan Pharmacies or through our mail order program (MOP): | |
| Generic items obtained at a Plan Pharmacy | \$10 for a 30-day supply or \$30 for a 100-day supply |
| Refills obtained through MOP | \$20 for a 100-day supply |
| Brand name items obtained at a Plan Pharmacy | \$20 for a 30-day supply or \$60 for a 100-day supply |
| Refills obtained through MOP | \$40 for a 100-day supply |
| MOP: Many refills are available through our mail order program (MOP). Plan Pharmacies can give you details, including whether you can use the MOP to refill your prescription. | |
| Durable Medical Equipment | You Pay |
| Most covered durable medical equipment for home use in accord with our DME formulary | 20% Coinsurance |
| Mental Health Services | You Pay |
| Inpatient psychiatric care (up to 30 days per calendar year) | No charge |
| Outpatient visits: | |
| Up to a total of 20 individual and group therapy visits per calendar year | \$10 per individual therapy visit \$5 per group therapy visit |
| Up to 20 additional group therapy visits that meet Medical Group criteria in the same calendar year | \$5 per group therapy visit |
| Note: Visit and day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the <i>Evidence of Coverage</i> . | |
| Chemical Dependency Services | You Pay |
| Inpatient detoxification | No charge |
| Outpatient individual therapy visits | \$10 per visit |
| Outpatient group therapy visits | \$5 per visit |
| Transitional residential recovery Services (up to 60 days per calendar year, not to exceed 120 days in any five-year period) | \$100 per admission |
| Home Health Services | You Pay |
| Home health care (up to 100 two-hour visits per calendar year) | No charge |
| Other | You Pay |
| Skilled nursing facility care (up to 100 days per benefit period) | No charge |
| Hospice care | No charge |

This is a summary of the most frequently asked-about benefits and their Copayments and Coinsurance. This chart does not describe benefits. Please see the *Evidence of Coverage* for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary. Please note that we provide all benefits required by law (for example, diabetes testing supplies).