

Health care definitions

Deductible

The deductible is how much you pay for certain services each year before your health plan starts paying. You will pay the full cost for these services until you reach your deductible. After that, you will pay a <u>copay</u> or <u>coinsurance</u> until you reach your <u>out-of-pocket maximum</u>.

Out-of-pocket maximum

The most you will pay for covered services each year.

Coinsurance

A percentage of cost you pay for services. For example, a 20% coinsurance on a \$200 procedure means you pay \$40.

Copayments/Copay

A set amount you pay for services. For example, a \$10 copay for an office visit.

Which plan is best for you?

Premium Share



Cost of Service



Total Calendar Expenses

	НМО	Hospital Services DHMO	Deductible First HDHP
Premium Share	Highest employee premium share	Lower employee premium share	Lower employee premium share
Deductible	No deductible	Deductible applies only to hospital related services (i.e. Emergency Services, Outpatient Services, Hospitalization Admission)	Pay full cost of services until the deductible is met
Copay	Lower costs at point of care	Set copay for all other services (i.e. office visits, urgent care, pharmacy)	Pay set copay or coinsurance for services after meeting the deductible



Kaiser Permanente **HMO**

This table shows an example of some of your group's benefits.

Yearly deductible	None	
Maximum yearly out-of-pocket costs	\$1,500 individual / \$3,000 family	
Covered service	You pay	
Preventive care	No charge	
Telehealth Visits (interactive video and telephone)	No charge	
Doctor's office visit	\$10 per visit	
Lab tests and radiology	No Charge	
Outpatient surgery	\$10 per procedure	
Hospitalization	No Charge	
Emergency care	\$50 per visit	
Prescribed medications	\$5 for generic medication (up to a 100-day supply) \$10 for brand-name medication (up to a 100-day supply) \$10 for specialty medication (up to a 30-day supply)	

^{*}This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.



Kaiser Permanente Hospital Services DHMO

This table shows an example of some of your group's benefits.

Yearly deductible	\$1,000 individual / \$2,000 family
Maximum yearly out-of-pocket costs	\$3,000 individual / \$6,000 family

Covered service	You pay	
Preventive care	No charge (Plan Deductible doesn't apply)	
Telehealth Visits (interactive video and telephone)	No charge (Plan Deductible doesn't apply)	
Doctor's office visit/Specialist office visit	\$20 per visit (Plan Deductible doesn't apply)	
Lab tests and radiology	\$10 per encounter (Plan Deductible doesn't apply)	
Outpatient surgery	20% Coinsurance after Plan Deductible	
Hospitalization	20% Coinsurance after Plan Deductible	
Emergency care	20% Coinsurance after Plan Deductible	
Prescribed medications (up to a 30-day supply)	\$10 for generic medication (Plan Deductible doesn't apply) \$30 for brand-name medication (Plan Deductible doesn't apply) \$30 for specialty medication (Plan Deductible doesn't apply)	

^{*}This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.



Kaiser Permanente Deductible First HDHP

This table shows an example of some of your group's benefits.

Yearly deductible	\$1,650 individual / \$3,300 family
Maximum yearly out-of-pocket costs	\$3,300 individual / 6,600 family
Covered service	You pay
Preventive care	No Charge (Plan Deductible doesn't apply)
Routine eye exams with a Plan Optometrist	\$20 per visit (Plan Deductible doesn't apply)
Doctor's office visit	\$20 per visit after Plan Deductible
Lab tests and radiology	\$10 per encounter after Plan Deductible
Outpatient surgery	\$150 per procedure after Plan Deductible

Hospitalization \$250 per admission after Plan Deductible

Emergency care \$100 per visit after Plan Deductible

Prescribed medications (up to a 30-day supply) \$30 for brand-name medication (after Plan Deductible)

\$30 for specialty medication (after Plan Deductible)

\$10 for generic medication (after Plan Deductible)

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Deductible Plan Resources

A guide to getting the most from your health plan



Understand your costs

Get an idea of what you'll pay so you can plan ahead and avoid surprises.



About your bill

Learn how to read your bill, understand what you owe, and make a payment.



Use your HRA, HSA, or FSA

Take advantage of tax savings on qualified health care expenses.



Glossary

Get to know common health care terms related to your deductible plan.

Would you like to...

Pay your bill | Estimate your costs | Track your deductible

2025 Sample fee list

What's a sample fee list?

A sample fee list can help you understand your health care costs by showing the estimated amount you may pay for certain services. Keep in mind that this list doesn't include costs for hospital services, and the amount you're ultimately charged may vary based on the care you receive, the type of facility you visit, your plan details, and whether you've reached your deductible.

How can I use the list?

The sample fee list can help you:

- Choose the right Kaiser Permanente Deductible HMO plan during open enrollment
- Estimate what you'll pay for services before you reach your deductible
- Identify preventive care services, most of which are covered at no cost (visit kp.org/prevention for a full list)

What happens after I reach my deductible?

- You typically pay the full charge for covered services until you reach a set amount known as a deductible.
- Then you'll start paying less a copay or a coinsurance (percentage of the of the service) for the rest of the year. Depending on your plan, you may pay copays or coinsurance for some services without having to reach your deductible.

Have questions?

If you want more information or have questions about a service that's not listed, please call the number on your Kaiser Permanente ID card.

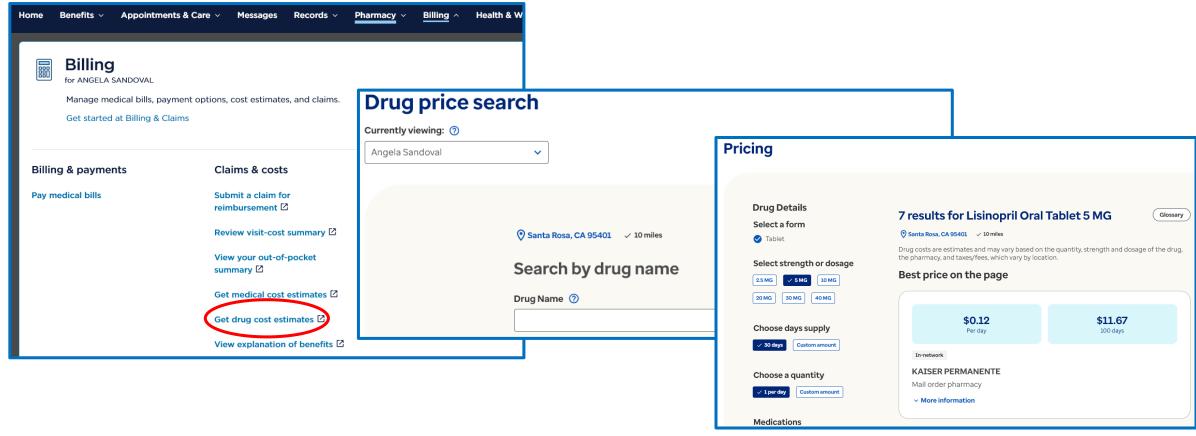


Drug cost estimates





kp.org Billing Get drug cost estimates





Local Pharmacies

Pharmacy Location	Pharmacy phone number	Pharmacy hours
Santa Rosa MOB-6 Mercury Way 2240 Mercury Way Santa Rosa, CA 95407	Pharmacy: 707-570-3499 (Local) Mail-order Pharmacy: 888-218-6245 (toll free)	Monday - Friday, 8:45 a.m. to 6 p.m., Saturday and Sunday, Closed
Santa Rosa Medical Office Building 1 1st Floor 401 Bicentennial Way Santa Rosa, CA 95403	Information/Refill: 707-393-4180 (Local), Mail Order Phone: 888-218-6245 (toll free)	Monday - Friday, 8 a.m. to 8 p.m., Saturday and Sunday, 9 a.m. to 7 p.m.
Santa Rosa MOB 4 Pharmacy 3925 Old Redwood Hwy Santa Rosa, CA 95403	EasyFill (refills by phone)/Information: 707-566-5300 (Local), Mail Order Phone: 888-218-6245 (toll free)	Monday - Friday, 8:45 a.m. to 6 p.m., Saturday and Sunday, Closed



Member Services

Request medical information and find forms and answers on your own.

Or contact us by chat, email, phone, and In-Person.



Start by choosing Northern CA as your region

- Chat Hours: Monday to Friday (8 a.m. to 5 p.m.), except major holidays
- Phone Region specific.
- Email Send non-urgent questions or comments and get a response within 3 business days.
- In-Person

Local Member Services: 3558 Round Barn Blvd, Suite 106, Santa Rosa, CA 95403

Hours: 9:00 a.m. to 4:30 p.m., Monday through Friday

Office will close at 3:00 p.m. on the 3rd Thursday of each month



Learn more at kp.org/memberservices



