

**Principal Benefits for
Kaiser Permanente Senior Advantage (HMO) with Part D (6/1/16—5/31/17)**

The Services described below are covered only if all of the following conditions are satisfied:

- The Services are Medically Necessary and in accord with Medicare guidelines
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Northern California Region Service Area, except where specifically noted to the contrary in the *Evidence of Coverage (EOC)*

Accumulation Period

The Accumulation Period for this plan is 1/1/16 through 12/31/16 (calendar year).

Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of 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

None

Professional Services (Plan Provider office visits)

You Pay

- Most Primary Care Visits and most Non-Physician Specialist Visits \$10 per visit
- Most Physician Specialist Visits \$10 per visit
- Annual Wellness visit and the "Welcome to Medicare" preventive visit..... No charge
- Routine physical exams No charge
- Routine eye exams with a Plan Optometrist \$10 per visit
- Hearing exams \$10 per visit
- Urgent care consultations, evaluations, and treatment \$10 per visit
- 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) \$3 per visit
- Most immunizations (including the vaccine)..... No charge
- Most X-rays, annual mammograms, and laboratory tests..... No charge
- Manual manipulation of the spine \$10 per visit

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

Ambulance Services

You Pay

- Ambulance Services \$50 per trip

Prescription Drug Coverage

You Pay

Covered outpatient items in accord with our drug formulary guidelines:

- Most generic items \$5 for up to a 100-day supply
- Most brand-name items \$10 for up to a 100-day supply

Durable Medical Equipment (DME)

You Pay

- Covered durable medical equipment for home use 20 percent Coinsurance

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 (part-time, intermittent) No charge

Other**You Pay**

Eyeglasses or contact lenses every 24 months	Amount in excess of \$150 Allowance
Skilled nursing facility care (up to 100 days per benefit period)	No charge
External prosthetic and orthotic devices.....	20 percent Coinsurance
Ostomy and urological supplies	20 percent Coinsurance

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).