

PLAN HIGHLIGHTS AND RATES

Effective January to June 2010

2010 SMALL BUSINESS RATE AREA 6

WELCOME TO KAISER PERMANENTE

On these pages, you'll find an overview of available plan benefits for small businesses. A full listing of all Kaiser Permanente plans and benefits can be found in your 2010 Kaiser Foundation Health Plan *Evidence of Coverage* and your Kaiser Permanente Insurance Company *Certificate of Insurance*.

Why not give them a choice?

Keep your employees healthy and happy by letting them choose from a variety of coverage options.

After all, your company runs well because it values the unique skills that each employee brings to the job. Why not offer them the ability to choose the health care plan that best meets their unique needs—and those of their family members? Now, with Kaiser Permanente, you can let your employees choose the plan with the right balance of options for them.

It's a business advantage, too.

You need a simple solution that provides choice at the right price and is easy to administer. Solve the problem by providing a suite of plans from Kaiser Permanente—including a selection of copayment, HSA-qualified, HRA, deductible, POS, and PPO plans for your employees—with no added expense or effort on your part.¹

¹Multiple plan offering rules: Groups with three to five subscribers are eligible to enroll in a maximum of two Kaiser Permanente plans. Groups with six or more subscribers are eligible to enroll in one or more plans. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in an HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) POS and PPO plans must not exceed 30 percent.

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The copayment plans, HSA-qualified deductible HMO plans, deductible HMO plans, deductible HMO plans with HRA, and the in-network portion of the point-of-service (POS) plan are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC), a subsidiary of KFHP, underwrites the PPO plan and the out-of-network portion of the POS plan as well as the Delta Dental of California dental plans. The chiropractic benefit is administered by American Specialty Health Plans of California, Inc. The chiropractic/acupuncture benefit is administered by Private Healthcare Systems.

¹Tax references relate to federal income tax only. Consult with your financial or tax adviser for more information.

KAISER PERMANENTE COPAYMENT PLANS PLAN HIGHLIGHTS

EFFECTIVE 1/1/10–6/1/10

FEATURES	MOST POPULAR COPAYMENT PLAN				
	\$50 PLAN MEMBER PAYS	\$30 PLAN MEMBER PAYS	\$20 PLAN MEMBER PAYS	\$15 PLAN MEMBER PAYS	\$5 PLAN MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE	\$0	\$0	\$0	\$0	\$0
PHARMACY CALENDAR-YEAR DEDUCTIBLE	\$250 for brand prescriptions	\$250 for brand prescriptions	\$0	\$0	\$0
ANNUAL OUT-OF-POCKET MAXIMUM¹ Self-only enrollment/Family enrollment	\$3,500/\$7,000	\$3,000/\$6,000	\$2,500/\$5,000	\$2,500/\$5,000	\$1,500/\$3,000
IN THE MEDICAL OFFICE					
Office visits	\$50	\$30	\$20	\$15	\$5
Preventive exams	\$50	\$30	\$20	\$15	\$5
Maternity/Prenatal care ²	\$15	\$0	\$0	\$0	\$0
Well-child preventive care visits ³	\$15	\$0	\$0	\$0	\$0
Vaccines (immunizations)	\$0	\$0	\$0	\$0	\$0
Allergy injections	\$5	\$5	\$5	\$5	\$0
Infertility services	Not covered	Not covered	Not covered	50%	50%
Occupational, physical, and speech therapy	\$50	\$30	\$20	\$15	\$5
Most labs and imaging	\$10	\$10	\$10	\$10	\$10
MRI/CT/PET	\$50	\$50	\$50	\$50	\$50
Outpatient surgery	\$250 per procedure	\$200 per procedure	\$150 per procedure	\$100 per procedure	\$5 per procedure
EMERGENCY SERVICES					
Emergency Department visits (waived if admitted directly to hospital)	\$150	\$100	\$100	\$100	\$100
Ambulance	\$300	\$75	\$75	\$75	\$75
PRESCRIPTIONS⁴	(up to a 100-day supply)	(up to a 100-day supply)	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 100-day supply)
Generic ⁵	\$10	\$10	\$10	\$10	\$5
Brand-name	\$35 (after pharmacy deductible)	\$35 (after pharmacy deductible)	\$30 ⁵	\$25 ⁵	\$15 ⁵
HOSPITAL CARE					
Physicians' services, room and board, tests, medications, supplies, therapies	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
Skilled nursing facility care (up to 100 days per benefit period)	\$0	\$0	\$0	\$0	\$0
MENTAL HEALTH SERVICES⁶					
In the medical office (up to 20 visits per calendar year)	\$50 individual \$25 group	\$30 individual \$15 group	\$20 individual \$10 group	\$15 individual \$7 group	\$5 individual \$2 group
In the hospital (up to 30 days per calendar year)	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
CHEMICAL DEPENDENCY SERVICES					
In the medical office	\$50 individual	\$30 individual	\$20 individual	\$15 individual	\$5 individual
In the hospital (detoxification only)	\$500 per day	\$400 per day	\$300 per day	\$200 per day	\$0
OTHER					
Certain durable medical equipment (DME)	Not covered ⁷	Not covered ⁷	20% (\$2,000 maximum)	20% (\$2,000 maximum)	20% (\$2,000 maximum)
Optical (eyewear)	Not covered ⁸	Not covered ⁸	Not covered ⁸	\$150 allowance ⁹	\$150 allowance ⁹
Vision exam	\$50	\$30	\$20	\$15	\$5
Home health care (up to 100 two-hour visits per calendar year)	\$0	\$0	\$0	\$0	\$0
Hospice care	\$0	\$0	\$0	\$0	\$0

Kaiser Permanente plans do not include a pre-existing condition clause.

¹The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

²Scheduled prenatal visits and the first postpartum visit

³Well-child visits through age 23 months

⁴Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁵This service is not subject to a deductible.

⁶Visit or day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the *Evidence of Coverage*.

⁷Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁸Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp.org/2020 for Kaiser Permanente optical locations.

⁹Allowance toward the cost of eyeglass lenses, frames, and contact lenses fitting and dispensing every 24 months

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$159	\$444	\$437	\$618	<30	\$177	\$494	\$486	\$687	<30	\$194	\$542	\$533	\$755
30-39	\$176	\$478	\$449	\$684	30-39	\$195	\$530	\$499	\$759	30-39	\$215	\$584	\$549	\$836
40-49	\$227	\$522	\$431	\$689	40-49	\$252	\$580	\$479	\$765	40-49	\$277	\$637	\$526	\$841
50-54	\$295	\$613	\$486	\$784	50-54	\$328	\$681	\$541	\$871	50-54	\$361	\$750	\$595	\$958
55-59	\$373	\$783	\$557	\$901	55-59	\$414	\$870	\$619	\$1,001	55-59	\$456	\$957	\$681	\$1,101
60-64	\$460	\$874	\$615	\$1,020	60-64	\$511	\$970	\$683	\$1,132	60-64	\$562	\$1,067	\$752	\$1,246
65+	\$521	\$1,126	\$783	\$1,238	65+	\$579	\$1,252	\$871	\$1,376	65+	\$637	\$1,377	\$958	\$1,514
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$174	\$486	\$478	\$676	<30	\$193	\$539	\$530	\$750	<30	\$212	\$593	\$583	\$825
30-39	\$192	\$522	\$491	\$747	30-39	\$213	\$579	\$545	\$829	30-39	\$235	\$638	\$600	\$913
40-49	\$248	\$570	\$471	\$752	40-49	\$275	\$633	\$523	\$836	40-49	\$303	\$697	\$576	\$920
50-54	\$323	\$671	\$532	\$858	50-54	\$358	\$745	\$591	\$952	50-54	\$394	\$819	\$650	\$1,047
55-59	\$408	\$856	\$610	\$985	55-59	\$453	\$951	\$677	\$1,094	55-59	\$498	\$1,046	\$745	\$1,203
60-64	\$503	\$955	\$673	\$1,115	60-64	\$559	\$1,061	\$747	\$1,239	60-64	\$614	\$1,167	\$821	\$1,362
65+	\$570	\$1,232	\$857	\$1,354	65+	\$634	\$1,370	\$953	\$1,506	65+	\$697	\$1,506	\$1,048	\$1,656
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$190	\$531	\$522	\$739	<30	\$211	\$590	\$580	\$821	<30	\$232	\$648	\$638	\$902
30-39	\$210	\$570	\$537	\$816	30-39	\$233	\$633	\$596	\$906	30-39	\$257	\$697	\$656	\$998
40-49	\$271	\$623	\$515	\$822	40-49	\$301	\$692	\$572	\$913	40-49	\$331	\$761	\$629	\$1,004
50-54	\$352	\$732	\$581	\$936	50-54	\$392	\$814	\$646	\$1,040	50-54	\$431	\$896	\$711	\$1,145
55-59	\$445	\$935	\$665	\$1,075	55-59	\$495	\$1,039	\$740	\$1,195	55-59	\$544	\$1,143	\$813	\$1,315
60-64	\$549	\$1,043	\$734	\$1,218	60-64	\$610	\$1,159	\$816	\$1,353	60-64	\$671	\$1,275	\$898	\$1,488
65+	\$623	\$1,346	\$937	\$1,480	65+	\$692	\$1,496	\$1,040	\$1,645	65+	\$761	\$1,645	\$1,144	\$1,808
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$209	\$584	\$574	\$812	<30	\$232	\$648	\$637	\$902	<30	\$255	\$713	\$701	\$992
30-39	\$231	\$627	\$590	\$897	30-39	\$256	\$696	\$655	\$996	30-39	\$282	\$766	\$721	\$1,097
40-49	\$298	\$685	\$566	\$904	40-49	\$331	\$761	\$629	\$1,004	40-49	\$364	\$837	\$691	\$1,105
50-54	\$387	\$805	\$639	\$1,029	50-54	\$430	\$894	\$709	\$1,143	50-54	\$474	\$985	\$781	\$1,259
55-59	\$490	\$1,029	\$732	\$1,183	55-59	\$544	\$1,142	\$813	\$1,314	55-59	\$598	\$1,256	\$894	\$1,445
60-64	\$604	\$1,147	\$808	\$1,339	60-64	\$671	\$1,275	\$897	\$1,488	60-64	\$738	\$1,402	\$987	\$1,637
65+	\$685	\$1,480	\$1,030	\$1,627	65+	\$761	\$1,645	\$1,144	\$1,808	65+	\$837	\$1,809	\$1,258	\$1,989
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$259	\$724	\$712	\$1,008	<30	\$288	\$805	\$791	\$1,120	<30	\$317	\$885	\$871	\$1,232
30-39	\$287	\$779	\$733	\$1,115	30-39	\$318	\$865	\$813	\$1,238	30-39	\$350	\$951	\$895	\$1,361
40-49	\$370	\$851	\$703	\$1,123	40-49	\$411	\$945	\$781	\$1,247	40-49	\$452	\$1,040	\$859	\$1,372
50-54	\$481	\$1,000	\$793	\$1,278	50-54	\$535	\$1,112	\$882	\$1,421	50-54	\$588	\$1,222	\$970	\$1,562
55-59	\$608	\$1,277	\$909	\$1,469	55-59	\$676	\$1,419	\$1,010	\$1,632	55-59	\$743	\$1,560	\$1,111	\$1,794
60-64	\$750	\$1,424	\$1,003	\$1,662	60-64	\$833	\$1,582	\$1,114	\$1,847	60-64	\$916	\$1,740	\$1,225	\$2,031
65+	\$850	\$1,837	\$1,278	\$2,020	65+	\$945	\$2,042	\$1,421	\$2,245	65+	\$1,039	\$2,246	\$1,562	\$2,469

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS PLAN HIGHLIGHTS

EFFECTIVE 1/1/10–6/1/10

FEATURES	MOST POPULAR DEDUCTIBLE PLAN		
	\$30/\$3,000 PLAN W/HSA MEMBER PAYS	\$0/\$2,700 PLAN W/HSA MEMBER PAYS	\$0/\$2,000 PLAN W/HSA MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE Individual/Family	\$3,000/\$6,000 ¹	\$2,700/\$5,450 ¹	\$2,000/\$4,000 ²
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM³ Individual/Family	\$5,950/\$11,900 ¹	\$4,500/\$9,000 ¹	\$3,500/\$7,000 ²
IN THE MEDICAL OFFICE Office visits Preventive exams ⁴ Maternity/Prenatal care ^{4,5} Well-child preventive care visits ^{4,6} Vaccines (immunizations) ⁴ Allergy injections Infertility services Occupational, physical, and speech therapy Most labs and imaging MRI/CT/PET Outpatient surgery	\$30 (after deductible) \$30 \$10 \$10 \$0 \$5 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 30% (after deductible)	\$0 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$0 (after deductible) \$0 (after deductible) \$50 (after deductible) \$250 (after deductible)	\$0 (after deductible) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$0 (after deductible) \$0 (after deductible) \$50 (after deductible) \$150 (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	30% (after deductible) \$100 (after deductible)	\$100 (after deductible) \$100 (after deductible)	\$100 (after deductible) \$100 (after deductible)
PRESCRIPTIONS⁷ Generic Brand-name	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)	(up to a 30-day supply) \$10 (after deductible) \$30 (after deductible)
HOSPITAL CARE Physicians' services, room and board, tests, medications, supplies, therapies Skilled nursing facility care (up to 100 days per benefit period)	30% per admission (after deductible) 30% per admission (after deductible)	\$450 per day (after deductible) \$0 per admission (after deductible)	\$300 per day (after deductible) \$0 per admission (after deductible)
MENTAL HEALTH SERVICES⁸ In the medical office (up to 20 visits per calendar year) In the hospital (up to 30 days per calendar year)	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 30% per admission (after deductible)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy) \$450 per day (after deductible)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy) \$300 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office In the hospital (detoxification only)	\$30 (after deductible for individual therapy) 30% per admission (after deductible)	\$0 (after deductible for individual therapy) \$450 per day (after deductible)	\$0 (after deductible for individual therapy) \$300 per day (after deductible)
OTHER Certain durable medical equipment (DME) ⁹ Optical (eyewear) ¹⁰ Vision exam Home health care (up to 100 two-hour visits per calendar year) Hospice care	Not covered Not covered \$30 (after deductible) \$0 (after deductible) \$0 (after deductible)	Not covered Not covered \$0 (after deductible) \$0 (after deductible) \$0 (after deductible)	Not covered Not covered \$0 (after deductible) \$0 (after deductible) \$0 (after deductible)

Kaiser Permanente plans do not include a pre-existing condition clause.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²This plan has an aggregate deductible. For family enrollment, there is only one deductible for the whole family. Once it's met, either individually or collectively, the family pays only copayments and coinsurance for the remainder of the calendar year, or until the family out-of-pocket maximum is satisfied.

³The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

⁴This service is not subject to a deductible.

⁵Scheduled prenatal visits

⁶Well-child visits through age 23 months

⁷Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁸Visit or day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the *Evidence of Coverage*.

⁹Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

¹⁰Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp.org/2020 for Kaiser Permanente optical locations.

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$87	\$238	\$197	\$287	<30	\$96	\$264	\$218	\$318	<30	\$106	\$290	\$240	\$350
30-39	\$103	\$274	\$207	\$321	30-39	\$114	\$305	\$230	\$357	30-39	\$125	\$335	\$253	\$392
40-49	\$139	\$283	\$217	\$360	40-49	\$154	\$314	\$241	\$399	40-49	\$169	\$345	\$265	\$439
50-54	\$185	\$384	\$253	\$425	50-54	\$206	\$427	\$282	\$473	50-54	\$226	\$470	\$310	\$520
55-59	\$230	\$478	\$298	\$524	55-59	\$255	\$531	\$331	\$582	55-59	\$281	\$584	\$364	\$640
60-64	\$295	\$590	\$365	\$653	60-64	\$327	\$655	\$404	\$725	60-64	\$360	\$721	\$445	\$798
65+	\$357	\$814	\$424	\$854	65+	\$397	\$905	\$471	\$949	65+	\$437	\$996	\$519	\$1,045
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$98	\$269	\$222	\$324	<30	\$109	\$298	\$247	\$359	<30	\$120	\$328	\$271	\$395
30-39	\$116	\$310	\$234	\$363	30-39	\$129	\$344	\$260	\$403	30-39	\$142	\$379	\$286	\$444
40-49	\$157	\$320	\$245	\$406	40-49	\$174	\$355	\$272	\$451	40-49	\$191	\$390	\$299	\$496
50-54	\$209	\$434	\$286	\$480	50-54	\$232	\$482	\$318	\$534	50-54	\$256	\$531	\$350	\$588
55-59	\$260	\$540	\$337	\$592	55-59	\$289	\$601	\$375	\$659	55-59	\$318	\$661	\$412	\$724
60-64	\$333	\$666	\$412	\$737	60-64	\$370	\$740	\$457	\$819	60-64	\$407	\$814	\$503	\$901
65+	\$404	\$921	\$479	\$966	65+	\$449	\$1,023	\$533	\$1,073	65+	\$494	\$1,126	\$586	\$1,181
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$127	\$348	\$288	\$419	<30	\$141	\$387	\$320	\$466	<30	\$155	\$425	\$351	\$512
30-39	\$150	\$401	\$303	\$470	30-39	\$167	\$446	\$337	\$522	30-39	\$184	\$491	\$371	\$575
40-49	\$203	\$414	\$318	\$526	40-49	\$226	\$461	\$353	\$586	40-49	\$248	\$506	\$388	\$643
50-54	\$271	\$563	\$371	\$623	50-54	\$302	\$626	\$413	\$693	50-54	\$332	\$689	\$455	\$763
55-59	\$337	\$701	\$437	\$768	55-59	\$374	\$778	\$485	\$853	55-59	\$412	\$856	\$534	\$938
60-64	\$432	\$864	\$534	\$956	60-64	\$480	\$960	\$593	\$1,062	60-64	\$528	\$1,056	\$653	\$1,168
65+	\$524	\$1,194	\$622	\$1,253	65+	\$582	\$1,327	\$691	\$1,392	65+	\$640	\$1,459	\$760	\$1,531

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS PLAN HIGHLIGHTS

EFFECTIVE 1/1/10-6/1/10

FEATURES	\$40/\$2,000 PLAN MEMBER PAYS	\$30/\$1,500 PLAN MEMBER PAYS	\$30/\$1,000 PLAN MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$2,000/\$4,000	\$1,500/\$3,000	\$1,000/\$2,000
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM^{1,2} Individual/Family	\$4,500/\$9,000	\$3,500/\$7,000	\$3,500/\$7,000
IN THE MEDICAL OFFICE			
Office visits ³	\$40	\$30	\$30
Preventive exams ³	\$40	\$30	\$30
Maternity/Prenatal care ^{3,4}	\$0	\$0	\$0
Well-child preventive care visits ^{3,5}	\$0	\$0	\$0
Vaccines (immunizations) ³	\$0	\$0	\$0
Allergy injections	\$5 (after deductible)	\$5 (after deductible)	\$5 (after deductible)
Infertility services	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$40 (after deductible)	\$30 (after deductible)	\$30 (after deductible)
Most labs and imaging	\$10 (after deductible)	\$10 (after deductible)	\$10 (after deductible)
MRI/CT/PET	\$50 (after deductible)	\$50 (after deductible)	\$50 (after deductible)
Outpatient surgery	30% (after deductible)	\$250 (after deductible)	\$250 (after deductible)
EMERGENCY SERVICES			
Emergency Department visits (waived if admitted directly to hospital)	30% (after deductible)	\$100 (after deductible)	\$100 (after deductible)
Ambulance	\$100 (after deductible)	\$75 (after deductible)	\$75 (after deductible)
PRESCRIPTIONS^{3,6}	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 30-day supply)
Generic	\$10	\$10	\$10
Brand-name	\$35	\$30	\$30
HOSPITAL CARE			
Physicians' services, room and board, tests, medications, supplies, therapies	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
Skilled nursing facility care (up to 60 days per benefit period)	30% per admission (after deductible)	\$50 per day (after deductible)	\$50 per day (after deductible)
MENTAL HEALTH SERVICES⁷			
In the medical office ³ (up to 20 visits per calendar year)	\$40 (for individual therapy) \$20 (for group therapy)	\$30 (for individual therapy) \$15 (for group therapy)	\$30 (for individual therapy) \$15 (for group therapy)
In the hospital (up to 30 days per calendar year)	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES			
In the medical office ³	\$40 (for individual therapy)	\$30 (for individual therapy)	\$30 (for individual therapy)
In the hospital (detoxification only)	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
OTHER			
Certain durable medical equipment (DME) ⁸	30% per item	Not covered	Not covered
Optical (eyewear) ⁹	Not covered	Not covered	Not covered
Vision exam ³	\$40	\$30	\$30
Home health care ³ (up to 100 two-hour visits per calendar year)	\$0	\$0	\$0
Hospice care ³	\$0	\$0	\$0

Kaiser Permanente plans do not include a pre-existing condition clause.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

³This service is not subject to a deductible.

⁴Scheduled prenatal visits and the first postpartum visit

⁵Well-child visits through age 23 months

⁶Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁷Visit or day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the *Evidence of Coverage*.

⁸Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁹Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp.org/2020 for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$111	\$305	\$252	\$367	<30	\$124	\$339	\$280	\$408	<30	\$136	\$373	\$308	\$449
30-39	\$132	\$352	\$266	\$412	30-39	\$146	\$390	\$295	\$457	30-39	\$161	\$430	\$325	\$503
40-49	\$178	\$363	\$278	\$461	40-49	\$198	\$404	\$309	\$513	40-49	\$217	\$443	\$340	\$563
50-54	\$238	\$494	\$326	\$547	50-54	\$264	\$548	\$362	\$607	50-54	\$290	\$602	\$397	\$667
55-59	\$295	\$613	\$382	\$672	55-59	\$328	\$682	\$425	\$748	55-59	\$360	\$749	\$467	\$821
60-64	\$378	\$756	\$467	\$837	60-64	\$420	\$841	\$519	\$931	60-64	\$462	\$925	\$571	\$1,023
65+	\$458	\$1,045	\$544	\$1,096	65+	\$509	\$1,161	\$604	\$1,218	65+	\$560	\$1,277	\$665	\$1,340
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$120	\$328	\$271	\$395	<30	\$133	\$364	\$301	\$439	<30	\$146	\$400	\$331	\$482
30-39	\$141	\$378	\$285	\$443	30-39	\$157	\$420	\$317	\$492	30-39	\$173	\$462	\$349	\$541
40-49	\$191	\$390	\$299	\$496	40-49	\$213	\$434	\$333	\$551	40-49	\$234	\$477	\$366	\$606
50-54	\$255	\$530	\$349	\$587	50-54	\$284	\$589	\$389	\$652	50-54	\$312	\$648	\$427	\$717
55-59	\$317	\$659	\$411	\$722	55-59	\$352	\$732	\$456	\$802	55-59	\$388	\$806	\$503	\$884
60-64	\$406	\$813	\$502	\$900	60-64	\$452	\$904	\$559	\$1,000	60-64	\$497	\$994	\$614	\$1,100
65+	\$493	\$1,124	\$585	\$1,179	65+	\$548	\$1,249	\$650	\$1,310	65+	\$602	\$1,373	\$715	\$1,440
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$135	\$370	\$306	\$446	<30	\$150	\$411	\$340	\$495	<30	\$165	\$453	\$374	\$546
30-39	\$160	\$427	\$323	\$500	30-39	\$178	\$475	\$359	\$556	30-39	\$195	\$522	\$394	\$611
40-49	\$216	\$441	\$338	\$560	40-49	\$240	\$490	\$376	\$623	40-49	\$264	\$539	\$413	\$685
50-54	\$289	\$600	\$396	\$664	50-54	\$321	\$666	\$440	\$737	50-54	\$353	\$733	\$483	\$811
55-59	\$359	\$746	\$465	\$818	55-59	\$398	\$828	\$516	\$908	55-59	\$438	\$911	\$568	\$999
60-64	\$459	\$919	\$567	\$1,017	60-64	\$511	\$1,022	\$632	\$1,131	60-64	\$562	\$1,124	\$695	\$1,244
65+	\$557	\$1,270	\$661	\$1,332	65+	\$619	\$1,412	\$735	\$1,481	65+	\$681	\$1,553	\$808	\$1,629

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA PLAN HIGHLIGHTS

EFFECTIVE 1/1/10–6/1/10

FEATURES	\$30/\$2,500 PLAN WITH HRA MEMBER PAYS	\$30/\$1,500 PLAN WITH HRA MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$2,500/\$5,000	\$1,500/\$3,000
PHARMACY CALENDAR-YEAR DEDUCTIBLE	N/A	N/A
ANNUAL OUT-OF-POCKET MAXIMUM^{1,2} Individual/Family	\$5,000/\$10,000	\$3,500/\$7,000
IN THE MEDICAL OFFICE Office visits Preventive exams ³ Maternity/Prenatal care ^{3,4} Well-child preventive care visits ^{3,5} Vaccines (immunizations) ³ Allergy injections Infertility services Occupational, physical, and speech therapy Most labs and imaging MRI/CT/PET Outpatient surgery	\$30 (after deductible) \$30 \$10 \$10 \$0 \$0 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 20% (after deductible)	\$30 (after deductible) \$30 \$10 \$10 \$0 \$0 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 20% (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	20% (after deductible) \$150 (after deductible)	20% (after deductible) \$150 (after deductible)
PRESCRIPTIONS⁶ Generic ³ Brand-name	(up to a 30-day supply) \$10 \$30	(up to a 30-day supply) \$10 \$30
HOSPITAL CARE Physicians' services, room and board, tests, medications, supplies, therapies Skilled nursing facility care	20% per admission (after deductible) 20% per day (after deductible) (up to 100 days per benefit period)	20% per admission (after deductible) 20% per day (after deductible) (up to 100 days per benefit period)
MENTAL HEALTH SERVICES⁷ In the medical office (up to 20 visits per calendar year) In the hospital (up to 30 days per calendar year)	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 20% per admission (after deductible)	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy) 20% per admission (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office In the hospital (detoxification only)	\$30 (after deductible for individual therapy) 20% per admission (after deductible)	\$30 (after deductible for individual therapy) 20% per admission (after deductible)
OTHER Certain durable medical equipment (DME) ⁸ Optical (eyewear) ⁹ Vision exam ³ Home health care ³ (up to 100 two-hour visits per calendar year) Hospice care ³	Not covered Not covered \$30 \$0 \$0	Not covered Not covered \$30 \$0 \$0

Kaiser Permanente plans do not include a pre-existing condition clause.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹This plan carries an embedded deductible. Each family member becomes eligible for copayments or coinsurance after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²The annual out-of-pocket maximum is the limit to the total amount that an individual or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage*).

³This service is not subject to a deductible.

⁴Scheduled prenatal visits and the first postpartum visit

⁵Well-child visits through age 23 months

⁶Prescription drugs are covered in accord with our formulary when prescribed by a Plan physician and obtained at Plan pharmacies. A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments.

⁷Visit or day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the *Evidence of Coverage*.

⁸Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁹Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp.org/2020 for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses. Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$2,500 PLAN WITH HRA ²					\$30/\$2,500 PLAN WITH HRA ²					\$30/\$2,500 PLAN WITH HRA ²				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$110	\$302	\$249	\$364	<30	\$122	\$335	\$277	\$404	<30	\$135	\$369	\$305	\$445
30-39	\$130	\$348	\$263	\$407	30-39	\$145	\$387	\$292	\$453	30-39	\$159	\$425	\$321	\$498
40-49	\$176	\$359	\$275	\$456	40-49	\$196	\$400	\$306	\$508	40-49	\$215	\$439	\$336	\$558
50-54	\$235	\$488	\$322	\$540	50-54	\$261	\$542	\$358	\$600	50-54	\$287	\$596	\$393	\$660
55-59	\$292	\$607	\$379	\$665	55-59	\$324	\$674	\$420	\$739	55-59	\$357	\$742	\$463	\$813
60-64	\$374	\$749	\$462	\$829	60-64	\$416	\$832	\$514	\$921	60-64	\$457	\$915	\$565	\$1,012
65+	\$454	\$1,035	\$539	\$1,086	65+	\$504	\$1,149	\$598	\$1,205	65+	\$555	\$1,265	\$659	\$1,327
\$30/\$1,500 PLAN WITH HRA ²					\$30/\$1,500 PLAN WITH HRA ²					\$30/\$1,500 PLAN WITH HRA ²				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$123	\$337	\$279	\$406	<30	\$137	\$375	\$310	\$452	<30	\$151	\$413	\$341	\$497
30-39	\$145	\$388	\$293	\$454	30-39	\$162	\$432	\$327	\$506	30-39	\$178	\$475	\$359	\$556
40-49	\$197	\$402	\$308	\$511	40-49	\$219	\$446	\$342	\$567	40-49	\$240	\$490	\$376	\$623
50-54	\$263	\$546	\$360	\$604	50-54	\$292	\$606	\$400	\$671	50-54	\$321	\$667	\$440	\$738
55-59	\$326	\$678	\$423	\$743	55-59	\$362	\$753	\$469	\$825	55-59	\$399	\$829	\$517	\$909
60-64	\$418	\$837	\$517	\$926	60-64	\$464	\$929	\$574	\$1,028	60-64	\$511	\$1,023	\$632	\$1,132
65+	\$507	\$1,156	\$602	\$1,213	65+	\$563	\$1,284	\$668	\$1,347	65+	\$620	\$1,413	\$736	\$1,482

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

²Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE \$35 POS PLAN PLAN HIGHLIGHTS

EFFECTIVE 1/1/10–6/1/10

FEATURES	Kaiser Permanente Plan providers (HMO) (in-network)	PHCS providers (PPO)*	Nonparticipating providers (out-of-network)*
	MEMBER PAYS	MEMBER PAYS	MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$0	\$500/\$1,500	
PHARMACY CALENDAR-YEAR DEDUCTIBLE	\$0	\$0	Not covered
ANNUAL OUT-OF-POCKET MAXIMUM^{2,3} Individual/Family	\$3,000/\$6,000	\$3,000/\$9,000 ⁴	\$6,000/\$18,000 ⁴
MAXIMUM BENEFIT WHILE INSURED	Unlimited	\$2 million ⁵	
IN THE MEDICAL OFFICE			
Office visits	\$35	\$45	50%
Routine adult physical exams	\$35	\$45	Not covered
Adult preventive screening exam	\$35	\$45	50%
Maternity/Prenatal care ⁶	\$0	\$25	50%
Well-child preventive care visits	\$0 ⁷	\$25 ⁸	50% ⁸
Vaccines (immunizations)	\$0	Not covered	Not covered
Allergy injections	\$5	\$25	50%
Infertility services ⁹	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$35	\$45 ¹⁰	50% ¹⁰
Most labs and imaging	\$10	30%	50%
MRI/CT/PET	\$50	30%	50%
Outpatient surgery	\$100	30%	50% ¹¹
EMERGENCY SERVICES		Emergency Department visits and ambulance for emergency medical conditions are covered as an HMO benefit for services received at any provider.	
Emergency Department visits (waived if admitted directly to hospital)	\$100		
Ambulance	\$75		
PRESCRIPTIONS¹² (up to a 100-day supply)	Obtained at Kaiser Permanente Plan pharmacies (including affiliated pharmacies)	Obtained at participating MedImpact pharmacies ¹³	Obtained at non-Kaiser Permanente and non-MedImpact pharmacies
Generic	\$10	\$15	Not covered
Brand-name	\$35	\$40	Not covered
Nonformulary	\$50	\$60	Not covered
HOSPITAL CARE			
Physicians' services, room and board, tests, medications, supplies, therapies	\$200 per day	30%	50% ¹⁵
Skilled nursing facility care ¹⁴	\$0	30%	50%
MENTAL HEALTH SERVICES¹⁶			
In the medical office (up to 20 visits per calendar year)	\$35 individual therapy \$17 group therapy	\$45 individual therapy Group therapy not covered	50% individual therapy Group therapy not covered
In the hospital (up to 30 days per calendar year)	\$200 per day	Not covered	Not covered
CHEMICAL DEPENDENCY SERVICES			
In the medical office (counseling for dependency; medical management of withdrawal symptoms)	\$35 individual therapy \$5 group therapy	Individual therapy not covered Group therapy not covered	Individual therapy not covered Group therapy not covered
In the hospital (medical management of withdrawal symptoms)	\$200 per day	Not covered	Not covered
OTHER			
Certain durable medical equipment (DME) ¹⁷	\$0	30% ¹⁸	50% ¹⁸
Prosthetics, orthotics, and special footwear	\$40	Not covered	Not covered
Optical (eyewear)	Not covered ¹⁹	Not covered	Not covered
Vision exam	\$35	Not covered	Not covered
Home health care	\$0 (up to 100 two-hour visits per calendar year)	20% ²⁰	20% ²⁰
Hospice care	\$0	30% ²¹	50% ²¹

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in KPIC medical plans must not exceed 30 percent.

See footnotes and other important information on pages 11 and 16.

KAISER PERMANENTE \$35 POS PLAN RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ²² .90					6 to 15 enrolling employees RAF ²² 1.00					5 or fewer enrolling employees RAF ²² 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$318	\$901	\$820	\$1,173	<30	\$354	\$1,002	\$912	\$1,304	<30	\$389	\$1,102	\$1,003	\$1,434
30-39	\$365	\$1,001	\$855	\$1,315	30-39	\$405	\$1,112	\$949	\$1,461	30-39	\$446	\$1,223	\$1,045	\$1,607
40-49	\$477	\$1,060	\$836	\$1,364	40-49	\$530	\$1,178	\$929	\$1,516	40-49	\$583	\$1,296	\$1,022	\$1,668
50-54	\$628	\$1,310	\$979	\$1,595	50-54	\$698	\$1,455	\$1,088	\$1,772	50-54	\$768	\$1,601	\$1,197	\$1,950
55-59	\$787	\$1,653	\$1,134	\$1,883	55-59	\$874	\$1,836	\$1,259	\$2,091	55-59	\$962	\$2,020	\$1,386	\$2,301
60-64	\$990	\$1,918	\$1,276	\$2,172	60-64	\$1,100	\$2,131	\$1,418	\$2,413	60-64	\$1,210	\$2,344	\$1,560	\$2,654
65+	\$1,197	\$2,639	\$1,590	\$2,755	65+	\$1,330	\$2,933	\$1,767	\$3,062	65+	\$1,463	\$3,226	\$1,943	\$3,368

Employee/Dependent codes	EE only = eligible employee only EE+S = eligible employee plus spouse	EE+C = eligible employee plus child or children EE+S+C = eligible employee plus spouse and child or children
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Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

*Based on maximum allowable charge for covered services

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

- ¹Deductible amounts are combined for services provided by PHCS network and nonparticipating providers. Deductibles do not count toward satisfying the out-of-pocket maximum. This plan carries an embedded deductible. Each family member becomes eligible for benefits after meeting the individual deductible, or when the family deductible is satisfied.
- ²The annual out-of-pocket maximum (OOPM) is the limit to the total amount that an individual (self-only) or family must pay for certain services in a calendar year (as discussed in the *Evidence of Coverage* and the *Certificate of Insurance*). A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.
- ³Covered charges incurred to satisfy the out-of-pocket maximum at the PHCS network level will not be applicable toward satisfaction of the out-of-pocket maximum at the nonparticipating providers level. Likewise, covered charges applied to satisfy the out-of-pocket maximum at the nonparticipating providers level will not be applicable toward satisfaction of the out-of-pocket maximum at the PHCS network level. Covered charges incurred to satisfy the out-of-pocket maximum at the Kaiser Permanente in-network providers level will not be applicable toward satisfaction of the out-of-pocket maximum at the PHCS network or nonparticipating providers level. Covered charges at the PHCS network and nonparticipating providers level will not be applicable toward the satisfaction of the out-of-pocket maximum at the Kaiser Permanente in-network providers level.
- ⁴The family out-of-pocket maximum equals three times the individual out-of-pocket maximum for family contracts of three or more members. Family contracts with two members will require each member to satisfy the individual out-of-pocket maximum.
- ⁵Maximum benefit while insured is \$2 million combined for services provided by PHCS network and nonparticipating providers.
- ⁶Scheduled prenatal visits and the first postpartum visit.
- ⁷Well-child care is covered by Kaiser Permanente Plan providers (HMO) through age 23 months.
- ⁸Well-child care (ages 0 to 18) is exempt from deductibles from PHCS network providers and includes immunizations.
- ⁹In accordance with California law, health care plans and insurers are required to offer contract holders and policyholders the option to purchase coverage of infertility treatment (excluding in vitro fertilization). For details regarding this optional coverage, including how you may elect this coverage and the amount of additional rates, please contact your broker or the Account Management Team at 1-800-790-4661.
- ¹⁰All outpatient therapies are limited to 60 days per calendar year for services from PHCS network and nonparticipating providers combined.
- ¹¹Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.
- ¹²A few drugs have different copayments; please refer to the *Evidence of Coverage* for detailed information about prescription drug copayments. Nonformulary prescriptions that are not covered as an HMO benefit are underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc.
- ¹³Participating MedImpact pharmacy copayments and deductibles are not subject to, nor do they contribute toward satisfaction of, the calendar-year deductible or the OOPM. Select prescription medications are excluded from coverage. Please consult your participating pharmacy directory for a current list of participating pharmacies.
- ¹⁴Care in a skilled nursing facility is limited to 100 days per benefit period.
- ¹⁵Kaiser Permanente Insurance Company pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.
- ¹⁶Visit or day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the *Evidence of Coverage* and the KPIC *Certificate of Insurance*.
- ¹⁷Please refer to the *Evidence of Coverage* and the *Certificate of Insurance* for more information. DME is limited to a combined maximum of \$2,000 per calendar year for services provided by PHCS network and nonparticipating providers, excluding diabetic testing supplies and equipment.
- ¹⁸Durable medical equipment benefit is limited to \$2,000 maximum per calendar year for services from PHCS network and nonparticipating providers combined, excluding diabetic testing supplies and equipment.
- ¹⁹Kaiser Permanente members are entitled to a 20 percent discount on eyeglasses and contact lenses purchased at Kaiser Permanente optical centers. These discounts may not be coordinated with any other Health Plan vision benefit. The discounts will not apply to any sale, promotional, or packaged eyewear program, for any contact lens extended purchase agreement, or to low-vision aids or devices. Visit kp.org/2020 for Kaiser Permanente optical locations.
- ²⁰Home health care is limited to a maximum of 100 visits per calendar year combined for services provided by PHCS network and nonparticipating providers. Deductible amount is limited to a maximum of \$50 per calendar year.
- ²¹Hospice care is limited to a 180-day lifetime benefit maximum for services from PHCS network and nonparticipating providers combined.
- ²²Risk adjustment factor

HMO exclusions and limitations

Exclusions and limitations are listed in the *Evidence of Coverage* contained in the *Group Agreement*.

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION **PLAN HIGHLIGHTS** EFFECTIVE 1/1/10–6/1/10

FEATURES	PHCS network (PPO)*	Nonparticipating providers (out-of-network)*
	MEMBER PAYS	MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family	\$2,500/\$5,000	\$3,500/\$7,000
ANNUAL OUT-OF-POCKET MAXIMUM² Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
MAXIMUM BENEFIT WHILE INSURED³	\$5 million	
HOSPITAL CARE Room, board, and critical care units Imaging, including X-rays and lab tests Transplants Physician, surgeon, and surgical services Nursing care, anesthesia, and inpatient prescribed drugs	30% 30% 30% 30% 30%	50% ⁴ 50% ⁴ 50% ⁴ 50% 50% ⁴
OUTPATIENT CARE Physician office visits Routine adult physical exams Adult preventive screening exam ⁵ Well-child preventive care visits (through age 18) ⁷ Pediatric visits Outpatient surgery Allergy testing visits Allergy injection visits Gynecological visits Maternity/Scheduled prenatal care and first postpartum visit Imaging, including X-rays Lab tests Eye exams for eyeglass prescriptions Hearing exams Occupational, physical, respiratory, and speech therapy visits ⁹ Diabetic day care management	\$40 copay \$40 copay ^{5,6} \$40 copay \$25 copay \$40 copay 30% 30% 30% \$40 copay 30% 30% 30% Not covered Not covered 30% 30%	50% Not covered 50% 50% 50% 50% ⁸ 50% 50% 50% 50% 50% 50% Not covered Not covered 50%
EMERGENCY SERVICES Emergency Department visits Emergency ambulance service Medically necessary nonemergency ambulance service ¹⁰ Nonemergency urgent care	\$100 copay, then 30% (copay waived if admitted) 30% 30% 30%	\$100 copay, then 30% (copay waived if admitted) 30% 30% 30%
PRESCRIPTIONS¹¹ Generic drugs Brand-name drugs Self-administered injectable medications ¹³ Mail-order generic drugs Mail-order brand-name drugs	MedImpact pharmacy¹² \$15 copay (maximum 30-day supply) \$35 copay (maximum 30-day supply) 30% \$30 copay (maximum 100-day supply) \$70 copay (maximum 100-day supply)	Non-MedImpact pharmacy Not covered Not covered Not covered Not covered Not covered
MENTAL HEALTH CARE Inpatient hospitalization Severe mental illness and serious emotional disturbances of a child ¹⁴ All other covered mental illness ¹⁵ Outpatient visits Severe mental illness and serious emotional disturbances of a child ¹⁴ All other covered mental illness ¹⁶	30% 30% \$40 copay 30%	50% ⁴ 50% 50% 50%
ALCOHOL AND CHEMICAL DEPENDENCY¹⁷ Inpatient hospitalization ¹⁵ Outpatient visits ¹⁶	30% 30%	50% 50%
ADDITIONAL BENEFITS Care in a skilled nursing facility (60-day combined limit per calendar year) Home health care (100-day combined limit per calendar year) Hospice care (180-day combined lifetime limit) Infertility services ¹⁸ Durable medical equipment (DME) ¹⁹ Prosthetics, orthotics, and special footwear Diabetic equipment and supplies ²⁰	30% 20% 30% 30% 30% 30% 30%	50% 20% Not covered 50% 50% 50% 30%

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in KPIC medical plans must not exceed 30 percent.

KAISER PERMANENTE \$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 6 EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ²¹ .90					6 to 15 enrolling employees RAF ²¹ 1.00					5 or fewer enrolling employees RAF ²¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$287	\$837	\$622	\$939	<30	\$319	\$930	\$691	\$1,044	<30	\$351	\$1,023	\$760	\$1,148
30-39	\$354	\$989	\$689	\$1,090	30-39	\$394	\$1,099	\$766	\$1,211	30-39	\$433	\$1,209	\$842	\$1,332
40-49	\$474	\$1,045	\$726	\$1,207	40-49	\$527	\$1,162	\$807	\$1,342	40-49	\$579	\$1,277	\$887	\$1,475
50-54	\$638	\$1,338	\$835	\$1,428	50-54	\$709	\$1,486	\$928	\$1,586	50-54	\$780	\$1,635	\$1,021	\$1,745
55-59	\$786	\$1,652	\$982	\$1,738	55-59	\$874	\$1,836	\$1,091	\$1,932	55-59	\$961	\$2,019	\$1,200	\$2,124
60-64	\$1,024	\$2,048	\$1,219	\$2,132	60-64	\$1,138	\$2,276	\$1,354	\$2,370	60-64	\$1,252	\$2,503	\$1,490	\$2,606
65+	\$1,274	\$2,971	\$1,468	\$3,050	65+	\$1,416	\$3,302	\$1,631	\$3,389	65+	\$1,558	\$3,633	\$1,795	\$3,729

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

*Based on maximum allowable charge for covered services

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

¹Calendar-year deductible amounts are separate for services provided by PHCS network and nonparticipating providers. Covered charges applied towards the satisfaction of the calendar-year deductible may also be applied towards the satisfaction of the out-of-pocket maximum.

²Out-of-pocket maximums are separate for services provided by PHCS network and nonparticipating providers.

³Maximum benefit amount while insured is combined for services provided by PHCS network and nonparticipating providers.

⁴Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.

⁵This service is not subject to a deductible.

⁶Routine adult physical exams are limited to one exam every 12 months and a benefit maximum of \$400 per covered exam.

⁷Well-child preventive care is exempt from deductibles and includes immunizations.

⁸Kaiser Permanente Insurance Company pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.

⁹All outpatient therapies are limited to 60 visits per calendar year combined for both PHCS network and nonparticipating providers.

¹⁰The PHCS network does not contract for ambulance service. Therefore, medically necessary nonemergency ambulance service is payable at the nonparticipating providers level. Nonemergency ambulance coverage is limited to a maximum of \$2,000 per calendar year for all services.

¹¹Member is responsible for paying the brand-name copay plus the difference in cost between the generic drug and the brand-name drug when **patient** requests brand-name drug and a generic version is available.

¹²MedImpact pharmacy copayments are subject to the satisfaction of the calendar-year deductible and out-of-pocket maximum. Drugs prescribed for family planning are subject to the calendar-year deductible. Select prescription drugs are excluded from coverage.

¹³Self-administered injectable medications are limited to a 30-day maximum supply and are not available under the mail-order service. Prescriptions for insulin are covered at the brand-name or generic copayment level.

¹⁴Severe mental illness is limited to the following: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, and bulimia nervosa.

¹⁵Benefits for treatment of other covered mental illnesses and alcohol and drug dependency are limited to 20 inpatient days per calendar year combined for both PHCS network and nonparticipating providers. Kaiser Permanente Insurance Company pays a maximum of \$175 per day for inpatient hospital care received from nonparticipating providers.

¹⁶Benefits for treatment of other covered mental illnesses and alcohol and drug dependency are limited to 20 outpatient visits per calendar year combined for both PHCS network and nonparticipating providers.

¹⁷In addition to the specified day and visit limit noted above, benefits payable for treatment of alcohol and drug dependency are subject to a combined limit of \$10,000 per calendar year and \$25,000 lifetime for services provided by PHCS network and nonparticipating providers.

¹⁸Benefits payable for treatment of infertility are limited to \$1,000 per lifetime combined for services provided by PHCS network or nonparticipating providers. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as any other illness.

¹⁹Durable medical equipment benefit is limited to \$2,000 maximum per calendar year for services from PHCS network and nonparticipating providers combined, excluding diabetic testing supplies and equipment.

²⁰Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on actual billed charges and are not subject to the DME annual maximum limit of \$2,000 per calendar year.

²¹Risk adjustment factor

Important notice regarding the \$40/\$2,500 PPO Insurance Plan with HSA Option

This chart is a summary of the benefits for a federally qualified High Deductible Health Plan (HDHP) compatible with Health Savings Accounts (HSAs) in accordance with the Medicare Prescription Drug, Improvement and Modernization Act of 2003, as then constituted or later amended. Enrollment in an HDHP that is HSA-compatible is only one of the eligibility requirements for establishing and contributing to an HSA. Please consult with your employer about other eligibility requirements for establishing an HSA-qualified plan.

Please note: If you have other health coverage, including coverage under Medicare, in addition to the coverage under this Group Policy, you may not be eligible to establish or contribute to an HSA unless both coverages qualify as High Deductible Health Plans.

Kaiser Permanente Insurance Company (KPIC) does not provide tax advice. The California Department of Insurance does NOT in any way warrant that this plan meets the federal requirements.

Consult with your financial or tax adviser for tax advice or more information about your eligibility for an HSA.

KAISER PERMANENTE \$40/\$1,000 PPO INSURANCE PLAN PLAN HIGHLIGHTS

EFFECTIVE 1/1/10-6/1/10

PHCS network
(PPO)*

Nonparticipating providers
(out-of-network)*

FEATURES	MEMBER PAYS	MEMBER PAYS
CALENDAR-YEAR DEDUCTIBLE¹ Individual/Family		\$1,000/\$2,000
ANNUAL OUT-OF-POCKET MAXIMUM^{1,2} Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
MAXIMUM BENEFIT WHILE INSURED³		\$5 million
HOSPITAL CARE Room, board, and critical care units Imaging, including X-rays and lab tests Transplants Physician, surgeon, and surgical services Nursing care, anesthesia, and inpatient prescribed drugs	30% 30% 30% 30% 30%	50% ⁴ 50% ⁴ 50% ⁴ 50% 50% ⁴
OUTPATIENT CARE Physician office visits Routine adult physical exams Adult preventive screening exam Well-child preventive care visits (through age 18) Pediatric visits Outpatient surgery Allergy testing visits Allergy injection visits Gynecological visits Maternity/Scheduled prenatal care and first postpartum visit Imaging, including X-rays Lab tests Eye exams for eyeglass prescriptions Hearing exams Occupational, physical, respiratory, and speech therapy visits ¹⁰ Diabetic day care management	\$40 copay ^{5,6} \$40 copay ^{5,6,7} \$40 copay ^{5,6} \$25 copay ^{5,8} \$40 copay ^{5,6} 30% 30% 30% \$40 copay ^{5,6} 30% 30% 30% Not covered Not covered 30% 30%	50% Not covered 50% ⁶ 50% ⁸ 50% 50% ⁹ 50% 50% 50% 50% 50% Not covered Not covered Not covered 50% Not covered
EMERGENCY SERVICES Emergency Department visits Emergency ambulance service Medically necessary nonemergency ambulance service ¹¹	\$100 copay, then 30% (copay waived if admitted) Covered at the nonparticipating providers level Covered at the nonparticipating providers level	\$100 copay, then 30% (copay waived if admitted) 30% 30%
PRESCRIPTIONS¹² Generic drugs Brand-name drugs deductible (pharmacy and mail order) Brand-name drugs Self-administered injectable medications ¹⁴ Mail-order generic drugs Mail-order brand-name drugs	MedImpact pharmacy¹³ \$15 copay ⁵ (maximum 30-day supply) \$200 deductible ⁵ \$35 copay ⁵ (maximum 30-day supply) 30% ⁵ \$30 copay ⁵ (maximum 100-day supply) \$70 copay ⁵ (maximum 100-day supply)	Non-MedImpact pharmacy Not covered Not covered Not covered Not covered Not covered Not covered
MENTAL HEALTH CARE Inpatient hospitalization Severe mental illness and serious emotional disturbances of a child ¹⁵ All other covered mental illness ¹⁶ Outpatient visits Severe mental illness and serious emotional disturbances of a child ¹⁵ All other covered mental illness ¹⁷	30% 30% 30% \$40 copay ^{5,6} 30%	50% ⁴ 50% 50% 50% 50%
ALCOHOL AND CHEMICAL DEPENDENCY¹⁸ Inpatient hospitalization ¹⁶ Outpatient visits ¹⁷	30% \$40 copay ⁵	50% Not covered
ADDITIONAL BENEFITS Care in a skilled nursing facility (60-day combined limit per calendar year) Home health care (100-day combined limit per calendar year) ¹⁹ Hospice care (180-day combined lifetime limit) Infertility services ²⁰ Durable medical equipment (DME) ²¹ Prosthetics, orthotics, and special footwear Diabetic equipment and supplies ²²	30% 20% 30% 30% 30% 30% 30%	50% 20% 50% 50% 50% 50% 30%

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in KPIC medical plans must not exceed 30 percent.

KAISER PERMANENTE \$40/\$1,000 PPO INSURANCE PLAN RATE AREA 6

EFFECTIVE 1/1/10–6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ²³ .90					6 to 15 enrolling employees RAF ²³ 1.00					5 or fewer enrolling employees RAF ²³ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$311	\$905	\$673	\$1,016	<30	\$345	\$1,005	\$747	\$1,128	<30	\$380	\$1,107	\$822	\$1,242
30–39	\$383	\$1,069	\$745	\$1,178	30–39	\$426	\$1,188	\$828	\$1,309	30–39	\$468	\$1,306	\$910	\$1,439
40–49	\$512	\$1,129	\$785	\$1,304	40–49	\$569	\$1,255	\$872	\$1,450	40–49	\$626	\$1,381	\$959	\$1,595
50–54	\$690	\$1,446	\$903	\$1,543	50–54	\$766	\$1,607	\$1,003	\$1,715	50–54	\$843	\$1,768	\$1,104	\$1,887
55–59	\$850	\$1,786	\$1,061	\$1,879	55–59	\$944	\$1,984	\$1,179	\$2,087	55–59	\$1,039	\$2,183	\$1,297	\$2,297
60–64	\$1,107	\$2,214	\$1,318	\$2,305	60–64	\$1,230	\$2,460	\$1,464	\$2,561	60–64	\$1,353	\$2,706	\$1,610	\$2,817
65+	\$1,378	\$3,213	\$1,587	\$3,298	65+	\$1,531	\$3,570	\$1,763	\$3,665	65+	\$1,684	\$3,927	\$1,940	\$4,031

Employee/Dependent codes	EE only = eligible employee only	EE+S = eligible employee plus spouse	EE+C = eligible employee plus child or children	EE+S+C = eligible employee plus spouse and child or children
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Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Kaiser Permanente plans do not include a pre-existing condition clause.

*Based on maximum allowable charge for covered services

Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; or the negotiated rate; or the actual billed charges. The maximum allowable charge **may be** less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.

¹Calendar-year deductible amounts are combined for services provided by PHCS network and nonparticipating providers. Deductibles do not count toward satisfying the out-of-pocket maximum. This plan carries an embedded deductible. Each family member becomes eligible for benefits after meeting the individual deductible, or when the family deductible is satisfied. A family member can meet the individual annual out-of-pocket maximum before the family out-of-pocket maximum is satisfied.

²Covered charges incurred toward satisfaction of the out-of-pocket maximum at the nonparticipating providers tier will not accumulate toward satisfaction of the out-of-pocket maximum on the PHCS network tier. Likewise, covered charges incurred toward satisfaction of the out-of-pocket maximum at the PHCS network tier will not accumulate toward satisfaction of the out-of-pocket maximum on the nonparticipating providers tier.

³Maximum benefit while insured is combined for services provided by PHCS network and nonparticipating providers.

⁴Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$600 per day combined for all hospital care received from nonparticipating providers, excluding physician, surgeon, and surgical services.

⁵Brand-name drug deductible, copayments, and coinsurance paid for physician office visit or paid for prescriptions filled at participating pharmacies are not subject to, nor do they contribute toward, satisfaction of either the calendar-year deductible or the out-of-pocket maximum.

⁶This service is not subject to a deductible.

⁷Routine adult physical exams are limited to one exam every 12 months and \$400 per calendar year.

⁸Well-child preventive care is exempt from deductibles and includes immunizations.

⁹Kaiser Permanente Insurance Company pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.

¹⁰All outpatient therapies are limited to 60 visits per calendar year combined for both PHCS network and nonparticipating providers.

¹¹The PHCS network does not contract for ambulance service. Therefore, medically necessary nonemergency ambulance service is payable at the nonparticipating providers level. Nonemergency ambulance coverage is limited to a maximum of \$2,000 per calendar year for all services.

¹²Member is responsible for paying the brand-name copay plus the difference in cost between the generic drug and the brand-name drug when the patient requests a brand-name drug and a generic version is available.

¹³MedImpact pharmacy copayments are not subject to, nor do they contribute toward satisfaction of, the calendar-year deductible or the out-of-pocket maximum. Select prescription drugs are excluded from coverage.

¹⁴Self-administered injectable medications are limited to a 30-day maximum supply and are not available under the mail-order service. Prescriptions for insulin are covered at the brand-name or generic copayment level.

¹⁵Severe mental illness is limited to the following: schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, and bulimia nervosa.

¹⁶Benefits for treatment of other covered mental illnesses and alcohol and drug dependency are limited to 20 inpatient days per calendar year combined for both PHCS network and nonparticipating providers. Kaiser Permanente Insurance Company pays a maximum of \$175 per day for inpatient hospital care received from nonparticipating providers.

¹⁷Benefits for treatment of other covered mental illnesses and alcohol and drug dependency are limited to 20 outpatient visits per calendar year.

¹⁸In addition to the specified day and visit limits noted, benefits payable for treatment of alcohol and drug dependency are subject to a combined limit of \$10,000 per calendar year and \$25,000 lifetime for services provided by PHCS network and nonparticipating providers.

¹⁹Combined maximum deductible of \$50 per calendar year

²⁰Benefits payable for treatment of infertility are limited to \$1,000 per calendar year combined for services provided by PHCS network or nonparticipating providers. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as any other illness.

²¹Durable medical equipment benefit is limited to \$2,000 maximum per calendar year for services from PHCS network and nonparticipating providers combined, excluding diabetic testing supplies and equipment.

²²Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on actual billed charges and are not subject to the DME annual maximum limit of \$2,000 per calendar year.

²³Risk adjustment factor

NOTES FOR KAISER PERMANENTE POS AND PPO PLANS

Recertification of services provided by PHCS network and nonparticipating providers

Recertification is required for all hospital confinements, including preadmission testing; inpatient care at a skilled nursing facility or other licensed, freestanding facilities, such as hospice care, home health care, or care at a rehabilitation facility; and select outpatient procedures. Failure to obtain precertification will result in an additional deductible of \$500 per occurrence for covered charges incurred in connection with these services. This additional deductible will not count toward the satisfaction of any calendar-year deductibles or out-of-pocket maximums.

PHCS network and nonparticipating providers

Unless specifically covered under the group policy, expenses incurred in connection with the following services are excluded: charges, services, or care that are provided or reimbursed by Kaiser Foundation Health Plan; not medically necessary; in excess of the maximum allowable charge; not available in the United States; for personal comfort. Emergency Department facility fees or charges for nonemergency weekend (Friday through Sunday) hospital admissions. Charges arising from work or that can be covered under workers' compensation or any similar law, or for which the group policyholder or member is required by law to maintain alternative insurance or coverage. Charges for military service-related conditions or where care is provided at government expense. Services or care provided in a member's home, by a family member, or by a resident of the household. Dental care, appliances, or orthodontia, unless due to injury to natural teeth. Cosmetic services; plastic surgery; sex transformation; sexual dysfunction; surrogacy arrangements; biotechnology drugs or diagnostics; nonprescription drugs or medicines; treatment, procedures, or drugs Kaiser Permanente Insurance Company determines to be experimental or investigational. Education, counseling, therapy, or care for learning deficiencies or behavioral problems. Services, care, or treatment of or in connection with obesity or weight management. Services, care, or treatment of or in connection with craniomandibular or temporomandibular joint disorders, unless for medically necessary surgical treatment of the disorder. Services, care, or treatment of or in connection with musculoskeletal therapy; health education; biofeedback; hypnotherapy; routine adult physical exams; immunizations; medical social services; hearing exams, aids, or therapy; radial keratotomy or similar procedures; reversal of sterilization; or routine foot care. Services or care required by a court of law or for insurance, travel, employment, school, camp, government licensing, or similar purposes. Transplants, including donor costs. Custodial care; care in an intermediate care facility; maintenance therapy for rehabilitation; or living or transportation expenses. Treatment of mental illness; substance abuse. Services or supplies necessary to treat an injury to which a contributing cause was a member's: commission of or attempt to commit a felony; engagement in an illegal occupation; intoxication; or under the influence of a narcotic, unless administered by a physician. Services of a private-duty nurse. Vision care, including routine exams, eye refractions, orthoptics, glasses, contact lenses, or fittings; drugs and medicine for smoking cessation; well-child care and immunizations. Extended well-child care. Services for which no charge is normally made in the absence of insurance.

Important information

Written information on topics related to coverage offered to employer groups in the small group market is available and can be obtained by contacting your broker or your sales representative.

Topics include:

1. Factors that affect rate setting and rate adjustments
2. Provisions related to renewing coverage
3. Geographic areas covered by the Health Plan

NOTES FOR ALL PLANS

Kaiser Permanente plans do not include a pre-existing condition clause.

The copayment plans, HSA-qualified deductible HMO plans, deductible HMO plans, deductible HMO plans with HRA, and the in-network portion of the point-of-service (POS) plan are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC), a subsidiary of KFHP, underwrites the PPO plan and the out-of-network portion of the POS plan as well as the Delta Dental of California dental plans. The chiropractic benefit is administered by American Specialty Health Plans of California, Inc. The chiropractic/acupuncture benefit is administered by Private Healthcare Systems.

This booklet is a summary only. The Kaiser Foundation Health Plan *Evidence of Coverage* and the KPIC *Certificate of Insurance* contain a complete explanation of benefits, exclusions, and limitations. The information provided in this brochure is not intended for use as a benefit summary, nor is it designed to serve as the *Evidence of Coverage* or *Certificate of Insurance*.

KAISER PERMANENTE RATE AREA 6

Below is a listing of all ZIP codes within Rate Area 6.

Orange County is entirely within
Rate Area 6.

90620-24	92623-30	92728	92840-46
90630-33	92637	92735	92850
90680	92646-63	92780-82	92856-57
90720-21	92672-79	92799	92859
90740	92683-85	92801-09	92861
90742-43	92688	92811-12	92863
92602-07	92690-94	92814-17	92865-71
92609-10	92697-98	92821-23	92885-87
92612	92701-08	92825	92899
92614-20	92711-12	92831-38	

businessnet.kp.org