

PLAN HIGHLIGHTS AND RATES

Effective January to June 2011

2011 SMALL BUSINESS RATE AREA 1

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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.

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 1/1/11–6/1/11

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 prescription	\$250 for brand prescription	N/A	N/A	N/A
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	\$0	\$0	\$0	\$0	\$0
Maternity/Prenatal care ²	\$0	\$0	\$0	\$0	\$0
Well-child preventive care visits ³	\$0	\$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 SERVICES					
In the medical office	\$50 individual \$25 group	\$30 individual \$15 group	\$20 individual \$10 group	\$15 individual \$7 group	\$5 individual \$2 group
In the hospital	\$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 ⁶	Not covered ⁶	20% (\$2,000 maximum)	20% (\$2,000 maximum)	20% (\$2,000 maximum)
Optical (eyewear)	Not covered ⁷	Not covered ⁷	Not covered ⁷	\$150 allowance ⁸	\$150 allowance ⁸
Vision exam	\$0	\$0	\$0	\$0	\$0
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.

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

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.

⁶Please refer to the *Evidence of Coverage* for more information; most DME is not covered.

⁷Kaiser 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 kp2020.org for Kaiser Permanente optical locations.

⁸Allowance toward the cost of eyeglass lenses, frames, and contact lenses fitting and dispensing every 24 months

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 1

EFFECTIVE 1/1/11-6/1/11

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	\$217	\$607	\$596	\$845	<30	\$241	\$674	\$663	\$938	<30	\$265	\$741	\$729	\$1,031
30-39	\$240	\$652	\$613	\$933	30-39	\$267	\$725	\$682	\$1,038	30-39	\$293	\$797	\$749	\$1,141
40-49	\$310	\$713	\$589	\$941	40-49	\$344	\$792	\$654	\$1,045	40-49	\$378	\$870	\$719	\$1,148
50-54	\$403	\$838	\$665	\$1,071	50-54	\$448	\$931	\$739	\$1,190	50-54	\$493	\$1,024	\$813	\$1,309
55-59	\$509	\$1,069	\$761	\$1,230	55-59	\$566	\$1,188	\$846	\$1,366	55-59	\$623	\$1,308	\$931	\$1,504
60-64	\$628	\$1,193	\$840	\$1,393	60-64	\$698	\$1,326	\$933	\$1,548	60-64	\$768	\$1,459	\$1,027	\$1,703
65+	\$712	\$1,539	\$1,071	\$1,692	65+	\$792	\$1,711	\$1,190	\$1,881	65+	\$871	\$1,882	\$1,309	\$2,069
\$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	\$239	\$667	\$656	\$928	<30	\$265	\$741	\$729	\$1,031	<30	\$292	\$815	\$802	\$1,134
30-39	\$264	\$717	\$675	\$1,026	30-39	\$293	\$796	\$749	\$1,140	30-39	\$322	\$876	\$824	\$1,254
40-49	\$340	\$783	\$646	\$1,033	40-49	\$378	\$870	\$718	\$1,148	40-49	\$416	\$957	\$790	\$1,263
50-54	\$443	\$921	\$731	\$1,177	50-54	\$492	\$1,023	\$812	\$1,308	50-54	\$541	\$1,125	\$893	\$1,438
55-59	\$560	\$1,176	\$837	\$1,353	55-59	\$622	\$1,306	\$930	\$1,502	55-59	\$684	\$1,437	\$1,023	\$1,653
60-64	\$691	\$1,312	\$924	\$1,532	60-64	\$767	\$1,457	\$1,026	\$1,701	60-64	\$844	\$1,603	\$1,129	\$1,871
65+	\$783	\$1,692	\$1,177	\$1,860	65+	\$870	\$1,880	\$1,308	\$2,067	65+	\$957	\$2,068	\$1,439	\$2,273
\$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	\$263	\$735	\$723	\$1,023	<30	\$293	\$818	\$804	\$1,138	<30	\$322	\$899	\$884	\$1,251
30-39	\$291	\$791	\$744	\$1,132	30-39	\$323	\$878	\$826	\$1,257	30-39	\$356	\$967	\$909	\$1,384
40-49	\$375	\$863	\$713	\$1,139	40-49	\$417	\$960	\$792	\$1,267	40-49	\$459	\$1,056	\$872	\$1,394
50-54	\$489	\$1,016	\$806	\$1,299	50-54	\$543	\$1,129	\$895	\$1,443	50-54	\$597	\$1,241	\$985	\$1,586
55-59	\$618	\$1,297	\$924	\$1,492	55-59	\$686	\$1,441	\$1,026	\$1,657	55-59	\$755	\$1,585	\$1,128	\$1,823
60-64	\$762	\$1,447	\$1,019	\$1,689	60-64	\$846	\$1,607	\$1,132	\$1,876	60-64	\$931	\$1,768	\$1,245	\$2,064
65+	\$864	\$1,867	\$1,299	\$2,052	65+	\$960	\$2,074	\$1,443	\$2,280	65+	\$1,056	\$2,282	\$1,587	\$2,509
\$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	\$282	\$787	\$774	\$1,095	<30	\$313	\$874	\$860	\$1,216	<30	\$344	\$961	\$945	\$1,338
30-39	\$311	\$845	\$795	\$1,210	30-39	\$346	\$940	\$884	\$1,345	30-39	\$380	\$1,033	\$972	\$1,479
40-49	\$402	\$924	\$763	\$1,219	40-49	\$446	\$1,026	\$848	\$1,354	40-49	\$491	\$1,129	\$933	\$1,490
50-54	\$523	\$1,087	\$862	\$1,389	50-54	\$581	\$1,207	\$958	\$1,543	50-54	\$639	\$1,328	\$1,054	\$1,697
55-59	\$660	\$1,386	\$987	\$1,594	55-59	\$734	\$1,541	\$1,097	\$1,772	55-59	\$807	\$1,695	\$1,206	\$1,950
60-64	\$815	\$1,548	\$1,090	\$1,807	60-64	\$905	\$1,719	\$1,210	\$2,007	60-64	\$996	\$1,892	\$1,332	\$2,209
65+	\$924	\$1,997	\$1,389	\$2,195	65+	\$1,026	\$2,218	\$1,543	\$2,438	65+	\$1,129	\$2,440	\$1,697	\$2,682
\$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	\$354	\$988	\$972	\$1,375	<30	\$393	\$1,097	\$1,079	\$1,527	<30	\$432	\$1,207	\$1,187	\$1,680
30-39	\$391	\$1,062	\$999	\$1,520	30-39	\$434	\$1,179	\$1,109	\$1,688	30-39	\$477	\$1,297	\$1,220	\$1,857
40-49	\$504	\$1,159	\$958	\$1,530	40-49	\$560	\$1,288	\$1,064	\$1,700	40-49	\$616	\$1,417	\$1,170	\$1,870
50-54	\$656	\$1,363	\$1,082	\$1,742	50-54	\$729	\$1,515	\$1,202	\$1,936	50-54	\$802	\$1,667	\$1,322	\$2,131
55-59	\$829	\$1,741	\$1,239	\$2,002	55-59	\$921	\$1,934	\$1,377	\$2,224	55-59	\$1,013	\$2,127	\$1,514	\$2,446
60-64	\$1,022	\$1,942	\$1,367	\$2,267	60-64	\$1,136	\$2,158	\$1,519	\$2,519	60-64	\$1,249	\$2,373	\$1,671	\$2,770
65+	\$1,159	\$2,505	\$1,743	\$2,754	65+	\$1,288	\$2,784	\$1,936	\$3,060	65+	\$1,417	\$3,062	\$2,130	\$3,366

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 1/1/11–6/1/11

FEATURES	MOST POPULAR DEDUCTIBLE PLAN		
	\$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 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	\$40 \$0 \$0 \$0 \$0 \$5 (after deductible) Not covered \$40 (after deductible) \$10 (after deductible) \$50 (after deductible) 30% (after deductible)	\$30 \$0 \$0 \$0 \$0 \$5 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) \$250 (after deductible)	\$30 \$0 \$0 \$0 \$0 \$5 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) \$250 (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	30% (after deductible) \$100 (after deductible)	\$100 (after deductible) \$75 (after deductible)	\$100 (after deductible) \$75 (after deductible)
PRESCRIPTIONS^{3,6} Generic Brand-name	(up to a 30-day supply) \$10 \$35	(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 (up to 60 days per benefit period)	30% per admission (after deductible) 30% per admission (after deductible)	\$500 per day (after deductible) \$50 per day (after deductible)	\$500 per day (after deductible) \$50 per day (after deductible)
MENTAL HEALTH SERVICES In the medical office ³ In the hospital	\$40 (for individual therapy) \$20 (for group therapy) 30% per admission (after deductible)	\$30 (for individual therapy) \$15 (for group therapy) \$500 per day (after deductible)	\$30 (for individual therapy) \$15 (for group therapy) \$500 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office ³ In the hospital (detoxification only)	\$40 (for individual therapy) 30% per admission (after deductible)	\$30 (for individual therapy) \$500 per day (after deductible)	\$30 (for individual therapy) \$500 per day (after deductible)
OTHER Certain durable medical equipment (DME) ⁷ Optical (eyewear) ⁸ Vision exam ³ Home health care ³ (up to 100 two-hour visits per calendar year) Hospice care ³	Not covered Not covered \$0 \$0 \$0	Not covered Not covered \$0 \$0 \$0	Not covered Not covered \$0 \$0 \$0

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

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

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.

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 kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 1

EFFECTIVE 1/1/11-6/1/11

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	\$161	\$442	\$365	\$533	<30	\$179	\$491	\$406	\$592	<30	\$197	\$540	\$446	\$651
30-39	\$191	\$510	\$385	\$597	30-39	\$212	\$566	\$428	\$663	30-39	\$233	\$623	\$470	\$729
40-49	\$258	\$526	\$403	\$668	40-49	\$287	\$585	\$449	\$743	40-49	\$315	\$643	\$493	\$817
50-54	\$344	\$715	\$471	\$792	50-54	\$383	\$795	\$524	\$880	50-54	\$421	\$874	\$577	\$968
55-59	\$428	\$890	\$555	\$976	55-59	\$475	\$988	\$616	\$1,083	55-59	\$523	\$1,087	\$678	\$1,192
60-64	\$548	\$1,097	\$677	\$1,214	60-64	\$609	\$1,219	\$753	\$1,349	60-64	\$670	\$1,341	\$828	\$1,484
65+	\$665	\$1,516	\$789	\$1,590	65+	\$738	\$1,683	\$876	\$1,766	65+	\$812	\$1,852	\$964	\$1,943
\$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	\$173	\$474	\$392	\$571	<30	\$192	\$526	\$435	\$634	<30	\$212	\$580	\$479	\$699
30-39	\$204	\$546	\$412	\$639	30-39	\$227	\$607	\$458	\$711	30-39	\$250	\$668	\$505	\$782
40-49	\$277	\$565	\$433	\$718	40-49	\$307	\$627	\$480	\$797	40-49	\$338	\$690	\$529	\$877
50-54	\$369	\$766	\$505	\$848	50-54	\$410	\$852	\$562	\$943	50-54	\$451	\$937	\$618	\$1,037
55-59	\$458	\$953	\$594	\$1,045	55-59	\$509	\$1,059	\$660	\$1,161	55-59	\$560	\$1,165	\$726	\$1,277
60-64	\$588	\$1,176	\$727	\$1,301	60-64	\$653	\$1,307	\$807	\$1,446	60-64	\$718	\$1,437	\$888	\$1,590
65+	\$713	\$1,625	\$846	\$1,705	65+	\$792	\$1,806	\$940	\$1,895	65+	\$871	\$1,986	\$1,034	\$2,083
\$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	\$200	\$547	\$452	\$659	<30	\$222	\$608	\$502	\$732	<30	\$244	\$668	\$552	\$805
30-39	\$236	\$630	\$476	\$738	30-39	\$262	\$700	\$529	\$820	30-39	\$288	\$770	\$582	\$901
40-49	\$319	\$651	\$499	\$827	40-49	\$354	\$723	\$554	\$919	40-49	\$390	\$796	\$610	\$1,011
50-54	\$426	\$884	\$583	\$979	50-54	\$473	\$982	\$648	\$1,087	50-54	\$520	\$1,080	\$712	\$1,196
55-59	\$529	\$1,100	\$686	\$1,206	55-59	\$587	\$1,221	\$761	\$1,338	55-59	\$646	\$1,343	\$838	\$1,472
60-64	\$678	\$1,356	\$838	\$1,500	60-64	\$753	\$1,507	\$931	\$1,667	60-64	\$828	\$1,657	\$1,024	\$1,833
65+	\$822	\$1,874	\$975	\$1,966	65+	\$913	\$2,082	\$1,084	\$2,184	65+	\$1,004	\$2,290	\$1,192	\$2,402

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.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS

PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

FEATURES	MOST POPULAR DEDUCTIBLE PLAN W/HSA		
	\$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	\$30 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
Preventive exams ⁴	\$0	\$0	\$0
Maternity/Prenatal care ^{4,5}	\$0	\$0	\$0
Well-child preventive care visits ^{4,6}	\$0	\$0	\$0
Vaccines (immunizations) ⁴	\$0	\$0	\$0
Allergy injections	\$5 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
Infertility services	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$30 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
Most labs and imaging	\$10 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
MRI/CT/PET	\$50 (after deductible)	\$50 (after deductible)	\$50 (after deductible)
Outpatient surgery	30% (after deductible)	\$250 (after deductible)	\$150 (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)	\$100 (after deductible)	\$100 (after deductible)
PRESCRIPTIONS⁷	(up to a 30-day supply)	(up to a 30-day supply)	(up to a 30-day supply)
Generic	\$10 (after deductible)	\$10 (after deductible)	\$10 (after deductible)
Brand-name	\$30 (after deductible)	\$30 (after deductible)	\$30 (after deductible)
HOSPITAL CARE			
Physicians' services, room and board, tests, medications, supplies, therapies	30% per admission (after deductible)	\$450 per day (after deductible)	\$300 per day (after deductible)
Skilled nursing facility care (up to 100 days per benefit period)	30% per admission (after deductible)	\$0 per admission (after deductible)	\$0 per admission (after deductible)
MENTAL HEALTH SERVICES			
In the medical office	\$30 (after deductible for individual therapy) \$15 (after deductible for group therapy)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy)	\$0 (after deductible for individual therapy) \$0 (after deductible for group therapy)
In the hospital	30% per admission (after deductible)	\$450 per day (after deductible)	\$300 per day (after deductible)
CHEMICAL DEPENDENCY SERVICES			
In the medical office	\$30 (after deductible for individual therapy)	\$0 (after deductible for individual therapy)	\$0 (after deductible for individual therapy)
In the hospital (detoxification only)	30% per admission (after deductible)	\$450 per day (after deductible)	\$300 per day (after deductible)
OTHER			
Certain durable medical equipment (DME) ⁸	Not covered	Not covered	Not covered
Optical (eyewear) ⁹	Not covered	Not covered	Not covered
Vision exam	\$30 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
Home health care (up to 100 two-hour visits per calendar year)	\$0 (after deductible)	\$0 (after deductible)	\$0 (after deductible)
Hospice care	\$0 (after deductible)	\$0 (after deductible)	\$0 (after deductible)

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

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

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.

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 kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 1

EFFECTIVE 1/1/11-6/1/11

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	\$125	\$343	\$283	\$413	<30	\$139	\$381	\$315	\$459	<30	\$153	\$419	\$346	\$505
30-39	\$148	\$395	\$299	\$462	30-39	\$164	\$439	\$331	\$514	30-39	\$181	\$483	\$365	\$565
40-49	\$200	\$408	\$313	\$518	40-49	\$222	\$453	\$347	\$576	40-49	\$245	\$500	\$383	\$635
50-54	\$267	\$555	\$366	\$614	50-54	\$297	\$616	\$407	\$682	50-54	\$327	\$678	\$448	\$751
55-59	\$332	\$690	\$430	\$756	55-59	\$369	\$767	\$478	\$841	55-59	\$405	\$843	\$525	\$924
60-64	\$425	\$851	\$525	\$942	60-64	\$472	\$945	\$584	\$1,046	60-64	\$520	\$1,040	\$643	\$1,151
65+	\$516	\$1,176	\$612	\$1,234	65+	\$573	\$1,306	\$680	\$1,370	65+	\$630	\$1,437	\$748	\$1,507
\$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	\$142	\$388	\$321	\$467	<30	\$157	\$430	\$356	\$518	<30	\$173	\$474	\$392	\$571
30-39	\$167	\$447	\$337	\$523	30-39	\$186	\$497	\$375	\$582	30-39	\$204	\$546	\$412	\$639
40-49	\$226	\$461	\$354	\$586	40-49	\$251	\$512	\$393	\$651	40-49	\$276	\$564	\$432	\$717
50-54	\$302	\$627	\$414	\$694	50-54	\$336	\$697	\$460	\$772	50-54	\$369	\$766	\$505	\$848
55-59	\$375	\$780	\$486	\$855	55-59	\$417	\$867	\$540	\$950	55-59	\$458	\$953	\$594	\$1,045
60-64	\$480	\$961	\$593	\$1,063	60-64	\$534	\$1,069	\$660	\$1,183	60-64	\$587	\$1,175	\$726	\$1,300
65+	\$583	\$1,329	\$692	\$1,394	65+	\$648	\$1,477	\$769	\$1,549	65+	\$712	\$1,624	\$845	\$1,704
\$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	\$174	\$477	\$394	\$575	<30	\$193	\$529	\$438	\$638	<30	\$213	\$583	\$482	\$702
30-39	\$206	\$550	\$416	\$644	30-39	\$229	\$611	\$462	\$715	30-39	\$251	\$672	\$507	\$787
40-49	\$278	\$568	\$435	\$722	40-49	\$309	\$631	\$483	\$802	40-49	\$340	\$694	\$532	\$882
50-54	\$372	\$772	\$509	\$855	50-54	\$413	\$857	\$566	\$949	50-54	\$454	\$943	\$622	\$1,044
55-59	\$461	\$959	\$598	\$1,051	55-59	\$513	\$1,066	\$665	\$1,168	55-59	\$564	\$1,173	\$731	\$1,286
60-64	\$591	\$1,183	\$731	\$1,309	60-64	\$657	\$1,315	\$812	\$1,455	60-64	\$723	\$1,446	\$894	\$1,600
65+	\$717	\$1,635	\$851	\$1,715	65+	\$797	\$1,817	\$946	\$1,906	65+	\$876	\$1,998	\$1,040	\$2,096

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 DEDUCTIBLE HMO PLANS WITH HRA PLAN HIGHLIGHTS

EFFECTIVE 1/1/11–6/1/11

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) \$0 \$0 \$0 \$0 \$0 (after deductible) Not covered \$30 (after deductible) \$10 (after deductible) \$50 (after deductible) 20% (after deductible)	\$30 (after deductible) \$0 \$0 \$0 \$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)
PRESCRIPTIONS^{3,6} Generic 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 SERVICES In the medical office In the hospital	\$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) ⁷ Optical (eyewear) ⁸ Vision exam ³ Home health care ³ (up to 100 two-hour visits per calendar year) Hospice care ³	Not covered Not covered \$0 \$0 \$0	Not covered Not covered \$0 \$0 \$0

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

Preventive services on this plan are available at no cost share. For a complete list of preventive services please refer to the *Evidence of Coverage (EOC)* or businessnet.kp.org.

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.

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 kp2020.org for Kaiser Permanente optical locations.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 1

EFFECTIVE 1/1/11-6/1/11

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	\$163	\$446	\$369	\$537	<30	\$181	\$495	\$409	\$596	<30	\$199	\$545	\$450	\$657
30-39	\$192	\$513	\$388	\$601	30-39	\$213	\$570	\$430	\$667	30-39	\$235	\$628	\$474	\$735
40-49	\$260	\$530	\$407	\$673	40-49	\$289	\$589	\$452	\$748	40-49	\$318	\$649	\$497	\$824
50-54	\$347	\$720	\$475	\$797	50-54	\$386	\$801	\$528	\$887	50-54	\$424	\$880	\$581	\$974
55-59	\$431	\$896	\$559	\$982	55-59	\$479	\$996	\$621	\$1,092	55-59	\$527	\$1,095	\$683	\$1,200
60-64	\$552	\$1,105	\$682	\$1,223	60-64	\$613	\$1,227	\$758	\$1,358	60-64	\$675	\$1,351	\$834	\$1,495
65+	\$670	\$1,527	\$795	\$1,602	65+	\$744	\$1,696	\$883	\$1,779	65+	\$818	\$1,866	\$971	\$1,957
\$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	\$182	\$498	\$412	\$600	<30	\$202	\$553	\$457	\$666	<30	\$222	\$608	\$503	\$733
30-39	\$215	\$574	\$434	\$672	30-39	\$238	\$637	\$481	\$746	30-39	\$262	\$701	\$529	\$821
40-49	\$290	\$592	\$454	\$752	40-49	\$322	\$658	\$504	\$836	40-49	\$355	\$724	\$555	\$920
50-54	\$388	\$805	\$531	\$891	50-54	\$431	\$894	\$590	\$990	50-54	\$474	\$984	\$649	\$1,089
55-59	\$481	\$1,000	\$624	\$1,096	55-59	\$535	\$1,112	\$694	\$1,219	55-59	\$588	\$1,223	\$762	\$1,341
60-64	\$617	\$1,235	\$763	\$1,366	60-64	\$685	\$1,371	\$847	\$1,517	60-64	\$754	\$1,509	\$932	\$1,670
65+	\$748	\$1,706	\$888	\$1,790	65+	\$831	\$1,895	\$986	\$1,988	65+	\$914	\$2,084	\$1,085	\$2,186

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 1/1/11–6/1/11

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	N/A	N/A	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
IN THE MEDICAL OFFICE			
Office visits	\$35	\$45	50%
Routine adult physical exams	\$0	\$45	Not covered
Adult preventive screening exam	\$0	\$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	\$35 individual therapy \$17 group therapy	\$45 per individual therapy visit \$45 group therapy	50% per individual therapy visit 50% group therapy
In the hospital	\$200 per day	30%	50%
CHEMICAL DEPENDENCY SERVICES			
In the medical office	\$35 individual therapy \$5 group therapy	\$45 per individual therapy visit \$45 group therapy	50% per individual therapy visit 50% group therapy
In the hospital	\$200 per day	30%	50%
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	\$0	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
MAXIMUM BENEFIT WHILE INSURED	Unlimited	\$2 million ⁵	

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 1

EFFECTIVE 1/1/11-6/1/11

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	\$475	\$1,345	\$1,224	\$1,750	<30	\$527	\$1,493	\$1,359	\$1,944	<30	\$580	\$1,643	\$1,495	\$2,139
30-39	\$544	\$1,493	\$1,274	\$1,962	30-39	\$605	\$1,659	\$1,417	\$2,180	30-39	\$665	\$1,824	\$1,558	\$2,397
40-49	\$711	\$1,581	\$1,247	\$2,034	40-49	\$790	\$1,757	\$1,385	\$2,261	40-49	\$869	\$1,933	\$1,524	\$2,487
50-54	\$937	\$1,954	\$1,461	\$2,380	50-54	\$1,041	\$2,171	\$1,623	\$2,644	50-54	\$1,146	\$2,389	\$1,787	\$2,909
55-59	\$1,173	\$2,464	\$1,690	\$2,807	55-59	\$1,304	\$2,738	\$1,879	\$3,119	55-59	\$1,434	\$3,012	\$2,066	\$3,431
60-64	\$1,477	\$2,861	\$1,904	\$3,239	60-64	\$1,641	\$3,178	\$2,115	\$3,598	60-64	\$1,805	\$3,496	\$2,327	\$3,958
65+	\$1,786	\$3,938	\$2,372	\$4,111	65+	\$1,984	\$4,375	\$2,635	\$4,567	65+	\$2,183	\$4,813	\$2,899	\$5,025

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.

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 covered services associated with mental health or alcohol/chemical dependency 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 kp2020.org 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

EFFECTIVE 1/1/11–6/1/11

PLAN HIGHLIGHTS

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
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) ⁷ Pediatric visits Outpatient surgery Allergy testing visits Allergy injection visits Gynecological visits Maternity/Scheduled prenatal care and first postpartum visit Diagnostic imaging, including X-rays Diagnostic lab tests Eye exams for eyeglass prescriptions Hearing screenings Occupational, physical, respiratory, and speech therapy visits ⁹ Health education	\$40 copay \$0 ^{5,6} \$0 \$0 \$40 copay 30% 30% 30% \$40 copay 30% 30% 30% 30% 30% 30% 30% 30% 30% 30% \$0 30%	50% Not covered 50% ⁵ 50% 50% 50% ⁸ 50% 50% 50% 50% 50% 50% Not covered Not covered Not covered 50% 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 (Including severe mental illness and serious emotional disturbances of a child) Outpatient visits (Including severe mental illness and serious emotional disturbances of a child)	30% \$40 copay	50% ⁴ 50%
ALCOHOL AND CHEMICAL DEPENDENCY Inpatient hospitalization Outpatient visits	30% \$40 copay	50% ⁴ 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 ¹⁴ Durable medical equipment (DME) ¹⁵ Prosthetics, orthotics, and special footwear Diabetic equipment and supplies ¹⁶	30% 20% 30% 30% 30% 30% 30%	30% 20% Not covered 30% 30% 30% 30%
MAXIMUM BENEFIT WHILE INSURED³	Unlimited	\$5 million

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 13 and 16.

\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 1

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 ¹⁷ .90					6 to 15 enrolling employees RAF ¹⁷ 1.00					5 or fewer enrolling employees RAF ¹⁷ 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	\$339	\$988	\$734	\$1,109	<30	\$377	\$1,099	\$816	\$1,233	<30	\$415	\$1,209	\$898	\$1,357
30-39	\$418	\$1,167	\$813	\$1,286	30-39	\$465	\$1,298	\$904	\$1,430	30-39	\$511	\$1,427	\$994	\$1,572
40-49	\$560	\$1,235	\$858	\$1,427	40-49	\$622	\$1,371	\$953	\$1,584	40-49	\$684	\$1,508	\$1,048	\$1,742
50-54	\$754	\$1,580	\$987	\$1,686	50-54	\$837	\$1,755	\$1,096	\$1,873	50-54	\$921	\$1,931	\$1,206	\$2,061
55-59	\$929	\$1,951	\$1,160	\$2,053	55-59	\$1,032	\$2,168	\$1,289	\$2,281	55-59	\$1,135	\$2,384	\$1,417	\$2,508
60-64	\$1,210	\$2,419	\$1,440	\$2,518	60-64	\$1,344	\$2,688	\$1,600	\$2,798	60-64	\$1,479	\$2,957	\$1,760	\$3,079
65+	\$1,505	\$3,510	\$1,734	\$3,603	65+	\$1,672	\$3,900	\$1,926	\$4,003	65+	\$1,840	\$4,290	\$2,119	\$4,404

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 applies to charges from nonparticipating providers only.

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. Preventive lab tests, X-ray, and immunizations are covered as part of the preventive exam.

⁷Well-child preventive care 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 the patient requests a 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.

¹⁴Benefits 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.

¹⁵Certain durable medical equipment and supplies are limited to \$2,000 maximum benefit per calendar year for services from nonparticipating providers, excluding diabetic testing supplies and equipment.

¹⁶Diabetic 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.

¹⁷Risk 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 1/1/11–6/1/11

FEATURES	PHCS network (PPO)*	Nonparticipating providers (out-of-network)*
	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
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% ⁴ 50% ⁴
OUTPATIENT CARE Physician office visits Routine adult physical exams ⁷ 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 Diagnostic imaging, including X-rays Diagnostic lab tests Eye exams for eyeglass prescriptions Hearing screenings Occupational, physical, respiratory, and speech therapy visits ¹⁰ Health education	\$40 copay ^{5,6} \$0 \$0 \$0 \$40 copay ^{5,6} 30% 30% 30% \$40 copay ^{5,6} 30% 30% 30% Not covered \$0 30% 30% Not covered \$0 30% 30%	50% Not covered 50% ⁶ 50% ⁸ 50% 50% ⁹ 50% 50% 50% 50% 50% 50% Not covered Not covered 50% 50% 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) 30% 30%	\$100 copay, then 30% (copay waived if admitted) 30% 30%
PRESCRIPTIONS¹² Generic drugs Brand-name drugs (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 (Including severe mental illness and serious emotional disturbances of a child) Outpatient visits (Including severe mental illness and serious emotional disturbances of a child)	30% ^{5,6} \$40 copay ^{5,6}	50% ⁴ 50%
ALCOHOL AND CHEMICAL DEPENDENCY Inpatient hospitalization Outpatient visits	30% \$40 copay ^{5,6}	50% ⁴ 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) ¹⁵ Hospice care (180-day combined lifetime limit) Infertility services ¹⁶ Durable medical equipment (DME) ¹⁷ Prosthetics, orthotics, and special footwear Diabetic equipment and supplies ¹⁸	30% 20% 30% 30% 30% 30% 30%	50% 20% 50% 50% 50% 50% 30%
MAXIMUM BENEFIT WHILE INSURED³	Unlimited	\$5 million

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 15 and 16.

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

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 ¹⁹ .90					6 to 15 enrolling employees RAF ¹⁹ 1.00					5 or fewer enrolling employees RAF ¹⁹ 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	\$367	\$1,069	\$794	\$1,200	<30	\$408	\$1,188	\$883	\$1,333	<30	\$448	\$1,306	\$970	\$1,466
30-39	\$452	\$1,262	\$879	\$1,390	30-39	\$503	\$1,403	\$978	\$1,546	30-39	\$553	\$1,543	\$1,075	\$1,700
40-49	\$605	\$1,334	\$927	\$1,541	40-49	\$673	\$1,483	\$1,031	\$1,713	40-49	\$740	\$1,631	\$1,134	\$1,884
50-54	\$815	\$1,708	\$1,067	\$1,823	50-54	\$905	\$1,898	\$1,185	\$2,026	50-54	\$996	\$2,088	\$1,304	\$2,228
55-59	\$1,004	\$2,109	\$1,254	\$2,219	55-59	\$1,115	\$2,343	\$1,392	\$2,465	55-59	\$1,227	\$2,578	\$1,532	\$2,712
60-64	\$1,308	\$2,615	\$1,557	\$2,722	60-64	\$1,453	\$2,906	\$1,729	\$3,025	60-64	\$1,598	\$3,196	\$1,902	\$3,327
65+	\$1,627	\$3,794	\$1,874	\$3,895	65+	\$1,808	\$4,216	\$2,083	\$4,328	65+	\$1,989	\$4,638	\$2,291	\$4,761

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.

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.

¹ Calendar-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.

² Covered 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.

³ Maximum benefit while insured applies to changes from nonparticipating providers only.

⁴ Kaiser 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.

⁵ Brand-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.

⁶ This service is not subject to a deductible.

⁷ Routine adult physical exams are limited to one exam every 12 months. Preventive lab tests, X-ray, and immunizations are covered as part of the preventive exam.

⁸ Well-child preventive care includes immunizations.

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

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

¹¹ The 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.

¹² Member 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.

¹³ MedImpact 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.

¹⁴ Self-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.

¹⁵ Combined maximum deductible of \$50 per calendar year

¹⁶ Benefits 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.

¹⁷ Certain durable medical equipment and supplies are limited to \$2,000 maximum benefit per calendar year for services from nonparticipating providers, excluding diabetic testing supplies and equipment.

¹⁸ Diabetic 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.

¹⁹ Risk adjustment factor

NOTES FOR KAISER PERMANENTE POS AND PPO PLANS

Precertification of services provided by PHCS network and nonparticipating providers

Precertification 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.

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*.

Below is a listing of all ZIP codes within Rate Area 1.

The following counties are entirely within Rate Area 1:

Alameda, Sacramento, San Francisco, San Joaquin and Santa Clara.

Portions of Amador, Contra Costa, El Dorado, Placer, San Mateo, Sutter, Yolo, and Yuba are also within Rate Area 1.

94002	94273-74	95044	95607-19
94005	94277	95046	95621
94010-11	94279-80	95050-56	95623-24
94014-28	94282-91	95070-71	95626
94030	94293-98	95101	95628
94035	94301-06	95103	95630
94037-44	94309	95106	95632-35
94060-66	94401-04	95108-13	95638-41
94070	94497	95115-36	95645
94074	94501-02	95138-41	95648
94080	94536-46	95148	95650-52
94083	94550-52	95150-61	95655
94085-89	94555	95164	95658-64
94101-05	94557	95170	95667-74
94107-12	94560	95172-73	95676-78
94114-34	94566	95190-94	95680-83
94137	94568	95196	95686
94139-47	94577-80	95201-13	95690-95
94151	94586-88	95215	95697-98
94156	94601-15	95219-20	95703
94158-64	94617-24	95227	95722
94172	94649	95230-31	95736
94177	94659-62	95234	95741-42
94188	94666	95236-37	95746-47
94199	94701-10	95240-42	95757-59
94203-09	94712	95253	95762-63
94211	94720	95258	95765
94229-30	94801-08	95267	95776
94232	94820	95269	95798-99
94234-37	94850	95296-97	95811-38
94239-40	95002	95304	95840-43
94244	95008-09	95320	95851-53
94246-50	95011	95330	95860
94252	95013-15	95336-37	95864-67
94254	95020-21	95366	95894
94256-59	95026	95376-78	95899
94261-63	95030-33	95385	95903
94267-69	95035-38	95391	95961
94271	95042	95602-05	

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