

# PLAN HIGHLIGHTS AND RATES

**Effective January to June 2011**

**2011 SMALL BUSINESS RATE AREA 6**



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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.

<sup>1</sup>Tax 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
<b>CALENDAR-YEAR DEDUCTIBLE</b>	\$0	\$0	\$0	\$0	\$0
<b>PHARMACY CALENDAR-YEAR DEDUCTIBLE</b>	\$250 for brand prescription	\$250 for brand prescription	N/A	N/A	N/A
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>1</sup></b> 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
<b>IN THE MEDICAL OFFICE</b>					
Office visits	\$50	\$30	\$20	\$15	\$5
Preventive exams	\$0	\$0	\$0	\$0	\$0
Maternity/Prenatal care <sup>2</sup>	\$0	\$0	\$0	\$0	\$0
Well-child preventive care visits <sup>3</sup>	\$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
<b>EMERGENCY SERVICES</b>					
Emergency Department visits (waived if admitted directly to hospital)	\$150	\$100	\$100	\$100	\$100
Ambulance	\$300	\$75	\$75	\$75	\$75
<b>PRESCRIPTIONS<sup>4</sup></b>	(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 <sup>5</sup>	\$10	\$10	\$10	\$10	\$5
Brand-name	\$35 (after pharmacy deductible)	\$35 (after pharmacy deductible)	\$30 <sup>5</sup>	\$25 <sup>5</sup>	\$15 <sup>5</sup>
<b>HOSPITAL CARE</b>					
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
<b>MENTAL HEALTH SERVICES</b>					
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
<b>CHEMICAL DEPENDENCY SERVICES</b>					
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
<b>OTHER</b>					
Certain durable medical equipment (DME)	Not covered <sup>6</sup>	Not covered <sup>6</sup>	20% (\$2,000 maximum)	20% (\$2,000 maximum)	20% (\$2,000 maximum)
Optical (eyewear)	Not covered <sup>7</sup>	Not covered <sup>7</sup>	Not covered <sup>7</sup>	\$150 allowance <sup>8</sup>	\$150 allowance <sup>8</sup>
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](http://businessnet.kp.org).

<sup>1</sup>The 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*).

<sup>2</sup>Scheduled prenatal visits and the first postpartum visit

<sup>3</sup>Well-child visits through age 23 months

<sup>4</sup>Prescription 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.

<sup>5</sup>This service is not subject to a deductible.

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

<sup>7</sup>Kaiser 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](http://kp2020.org) for Kaiser Permanente optical locations.

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

# KAISER PERMANENTE COPAYMENT PLANS RATE AREA 6

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

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 <sup>1</sup> .90					6 to 15 enrolling employees RAF <sup>1</sup> 1.00					5 or fewer enrolling employees RAF <sup>1</sup> 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	\$173	\$483	\$475	\$672	<30	\$192	\$536	\$527	\$746	<30	\$211	\$590	\$580	\$821
30-39	\$191	\$519	\$488	\$743	30-39	\$212	\$576	\$542	\$825	30-39	\$233	\$634	\$596	\$907
40-49	\$246	\$566	\$468	\$747	40-49	\$274	\$630	\$520	\$831	40-49	\$301	\$692	\$572	\$913
50-54	\$320	\$666	\$528	\$851	50-54	\$356	\$740	\$587	\$946	50-54	\$392	\$814	\$646	\$1,041
55-59	\$405	\$850	\$605	\$978	55-59	\$450	\$945	\$673	\$1,087	55-59	\$495	\$1,039	\$740	\$1,195
60-64	\$499	\$948	\$668	\$1,107	60-64	\$555	\$1,054	\$742	\$1,230	60-64	\$610	\$1,159	\$816	\$1,353
65+	\$566	\$1,224	\$851	\$1,346	65+	\$629	\$1,360	\$946	\$1,495	65+	\$692	\$1,496	\$1,040	\$1,645
\$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	\$189	\$528	\$519	\$735	<30	\$210	\$586	\$577	\$816	<30	\$231	\$645	\$634	\$898
30-39	\$209	\$567	\$534	\$812	30-39	\$232	\$630	\$593	\$902	30-39	\$255	\$693	\$652	\$992
40-49	\$269	\$619	\$511	\$817	40-49	\$299	\$688	\$568	\$908	40-49	\$329	\$757	\$625	\$999
50-54	\$350	\$728	\$577	\$931	50-54	\$389	\$809	\$642	\$1,034	50-54	\$428	\$890	\$706	\$1,138
55-59	\$443	\$930	\$662	\$1,070	55-59	\$492	\$1,033	\$735	\$1,188	55-59	\$541	\$1,136	\$809	\$1,307
60-64	\$546	\$1,037	\$730	\$1,211	60-64	\$607	\$1,153	\$812	\$1,346	60-64	\$668	\$1,268	\$893	\$1,480
65+	\$619	\$1,338	\$931	\$1,471	65+	\$688	\$1,487	\$1,034	\$1,635	65+	\$757	\$1,636	\$1,138	\$1,798
\$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	\$206	\$576	\$567	\$802	<30	\$229	\$640	\$630	\$891	<30	\$252	\$704	\$693	\$980
30-39	\$228	\$620	\$583	\$887	30-39	\$253	\$688	\$647	\$985	30-39	\$279	\$758	\$713	\$1,085
40-49	\$294	\$677	\$559	\$893	40-49	\$327	\$752	\$621	\$992	40-49	\$360	\$828	\$684	\$1,092
50-54	\$383	\$796	\$632	\$1,017	50-54	\$425	\$884	\$701	\$1,130	50-54	\$468	\$973	\$772	\$1,244
55-59	\$484	\$1,016	\$723	\$1,169	55-59	\$538	\$1,129	\$804	\$1,299	55-59	\$591	\$1,242	\$884	\$1,428
60-64	\$597	\$1,134	\$798	\$1,324	60-64	\$663	\$1,259	\$887	\$1,470	60-64	\$729	\$1,385	\$975	\$1,617
65+	\$677	\$1,463	\$1,018	\$1,608	65+	\$752	\$1,625	\$1,131	\$1,786	65+	\$827	\$1,787	\$1,243	\$1,965
\$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	\$227	\$634	\$623	\$882	<30	\$252	\$704	\$692	\$980	<30	\$277	\$774	\$761	\$1,077
30-39	\$251	\$681	\$641	\$975	30-39	\$279	\$757	\$712	\$1,083	30-39	\$306	\$832	\$783	\$1,191
40-49	\$323	\$744	\$614	\$982	40-49	\$359	\$826	\$682	\$1,090	40-49	\$395	\$909	\$751	\$1,200
50-54	\$421	\$875	\$694	\$1,118	50-54	\$468	\$972	\$772	\$1,242	50-54	\$514	\$1,069	\$848	\$1,367
55-59	\$532	\$1,117	\$795	\$1,285	55-59	\$591	\$1,241	\$883	\$1,427	55-59	\$650	\$1,365	\$972	\$1,570
60-64	\$656	\$1,246	\$877	\$1,455	60-64	\$729	\$1,385	\$975	\$1,617	60-64	\$802	\$1,523	\$1,073	\$1,778
65+	\$744	\$1,608	\$1,119	\$1,768	65+	\$827	\$1,787	\$1,243	\$1,964	65+	\$909	\$1,965	\$1,367	\$2,160
\$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	\$282	\$787	\$774	\$1,095	<30	\$313	\$874	\$860	\$1,216	<30	\$344	\$961	\$946	\$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	\$661	\$1,388	\$988	\$1,596	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+	\$1,027	\$2,219	\$1,544	\$2,439	65+	\$1,129	\$2,440	\$1,697	\$2,682

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.

<sup>1</sup>Risk 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
<b>CALENDAR-YEAR DEDUCTIBLE<sup>1</sup></b> Individual/Family	\$2,000/\$4,000	\$1,500/\$3,000	\$1,000/\$2,000
<b>PHARMACY CALENDAR-YEAR DEDUCTIBLE</b>	N/A	N/A	N/A
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>1,2</sup></b> Individual/Family	\$4,500/\$9,000	\$3,500/\$7,000	\$3,500/\$7,000
<b>IN THE MEDICAL OFFICE</b>			
Office visits <sup>3</sup>	\$40	\$30	\$30
Preventive exams <sup>3</sup>	\$0	\$0	\$0
Maternity/Prenatal care <sup>3,4</sup>	\$0	\$0	\$0
Well-child preventive care visits <sup>3,5</sup>	\$0	\$0	\$0
Vaccines (immunizations) <sup>3</sup>	\$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)
<b>EMERGENCY SERVICES</b>			
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)
<b>PRESCRIPTIONS<sup>3,6</sup></b>	(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
<b>HOSPITAL CARE</b>			
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)
<b>MENTAL HEALTH SERVICES</b>			
In the medical office <sup>3</sup>	\$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	30% per admission (after deductible)	\$500 per day (after deductible)	\$500 per day (after deductible)
<b>CHEMICAL DEPENDENCY SERVICES</b>			
In the medical office <sup>3</sup>	\$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)
<b>OTHER</b>			
Certain durable medical equipment (DME) <sup>7</sup>	Not covered	Not covered	Not covered
Optical (eyewear) <sup>8</sup>	Not covered	Not covered	Not covered
Vision exam <sup>3</sup>	\$0	\$0	\$0
Home health care <sup>3</sup> (up to 100 two-hour visits per calendar year)	\$0	\$0	\$0
Hospice care <sup>3</sup>	\$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](http://businessnet.kp.org).

<sup>1</sup>This 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.

<sup>2</sup>The 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*).

<sup>3</sup>This service is not subject to a deductible.

<sup>4</sup>Scheduled prenatal visits and the first postpartum visit

<sup>5</sup>Well-child visits through age 23 months

<sup>6</sup>Prescription 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.

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

<sup>8</sup>Kaiser 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](http://kp2020.org) for Kaiser Permanente optical locations.

# KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 6

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 <sup>1</sup> .90					6 to 15 enrolling employees RAF <sup>1</sup> 1.00					5 or fewer enrolling employees RAF <sup>1</sup> 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	\$128	\$350	\$290	\$422	<30	\$142	\$389	\$321	\$469	<30	\$156	\$428	\$353	\$516
30-39	\$151	\$404	\$305	\$473	30-39	\$168	\$449	\$339	\$526	30-39	\$185	\$494	\$373	\$578
40-49	\$204	\$417	\$319	\$530	40-49	\$227	\$463	\$355	\$588	40-49	\$250	\$510	\$391	\$648
50-54	\$273	\$566	\$374	\$627	50-54	\$303	\$629	\$415	\$696	50-54	\$333	\$692	\$456	\$766
55-59	\$339	\$704	\$439	\$772	55-59	\$376	\$782	\$488	\$857	55-59	\$414	\$861	\$537	\$944
60-64	\$434	\$868	\$536	\$960	60-64	\$482	\$965	\$596	\$1,068	60-64	\$530	\$1,061	\$655	\$1,174
65+	\$526	\$1,200	\$624	\$1,259	65+	\$585	\$1,334	\$694	\$1,399	65+	\$643	\$1,466	\$763	\$1,538
\$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	\$142	\$388	\$321	\$467	<30	\$157	\$431	\$356	\$519	<30	\$173	\$474	\$392	\$571
30-39	\$167	\$447	\$337	\$523	30-39	\$186	\$497	\$375	\$582	30-39	\$205	\$547	\$413	\$640
40-49	\$226	\$462	\$354	\$587	40-49	\$251	\$513	\$393	\$652	40-49	\$277	\$565	\$433	\$718
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	\$541	\$950	55-59	\$459	\$954	\$595	\$1,046
60-64	\$481	\$962	\$595	\$1,064	60-64	\$534	\$1,069	\$660	\$1,183	60-64	\$588	\$1,176	\$727	\$1,301
65+	\$583	\$1,330	\$692	\$1,395	65+	\$648	\$1,478	\$769	\$1,550	65+	\$713	\$1,625	\$846	\$1,705
\$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	\$156	\$427	\$353	\$515	<30	\$173	\$475	\$392	\$572	<30	\$191	\$523	\$432	\$630
30-39	\$184	\$492	\$372	\$576	30-39	\$205	\$548	\$414	\$641	30-39	\$225	\$602	\$455	\$705
40-49	\$249	\$509	\$390	\$647	40-49	\$277	\$565	\$433	\$718	40-49	\$305	\$622	\$477	\$790
50-54	\$333	\$691	\$456	\$765	50-54	\$370	\$768	\$507	\$850	50-54	\$407	\$845	\$557	\$935
55-59	\$413	\$859	\$536	\$942	55-59	\$459	\$955	\$595	\$1,047	55-59	\$505	\$1,050	\$655	\$1,151
60-64	\$530	\$1,061	\$655	\$1,174	60-64	\$589	\$1,178	\$728	\$1,303	60-64	\$648	\$1,296	\$801	\$1,434
65+	\$643	\$1,466	\$763	\$1,538	65+	\$714	\$1,628	\$847	\$1,708	65+	\$785	\$1,790	\$932	\$1,878

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.

<sup>1</sup>Risk 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
<b>CALENDAR-YEAR DEDUCTIBLE</b> Individual/Family	\$3,000/\$6,000 <sup>1</sup>	\$2,700/\$5,450 <sup>1</sup>	\$2,000/\$4,000 <sup>2</sup>
<b>PHARMACY CALENDAR-YEAR DEDUCTIBLE</b>	N/A	N/A	N/A
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>3</sup></b> Individual/Family	\$5,950/\$11,900 <sup>1</sup>	\$4,500/\$9,000 <sup>1</sup>	\$3,500/\$7,000 <sup>2</sup>
<b>IN THE MEDICAL OFFICE</b> Office visits Preventive exams <sup>4</sup> Maternity/Prenatal care <sup>4,5</sup> Well-child preventive care visits <sup>4,6</sup> Vaccines (immunizations) <sup>4</sup> 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 \$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)
<b>EMERGENCY SERVICES</b> 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)
<b>PRESCRIPTIONS<sup>7</sup></b> 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)
<b>HOSPITAL CARE</b> 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)
<b>MENTAL HEALTH SERVICES</b> In the medical office  In the hospital	\$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)
<b>CHEMICAL DEPENDENCY SERVICES</b> 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)
<b>OTHER</b> Certain durable medical equipment (DME) <sup>8</sup> Optical (eyewear) <sup>9</sup> 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.

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](http://businessnet.kp.org).

<sup>1</sup>This 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.

<sup>2</sup>This 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.

<sup>3</sup>The 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*).

<sup>4</sup>This service is not subject to a deductible.

<sup>5</sup>Scheduled prenatal visits

<sup>6</sup>Well-child visits through age 23 months

<sup>7</sup>Prescription 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.

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

<sup>9</sup>Kaiser 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](http://kp2020.org) for Kaiser Permanente optical locations.



# KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 6

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 <sup>1</sup> .90					6 to 15 enrolling employees RAF <sup>1</sup> 1.00					5 or fewer enrolling employees RAF <sup>1</sup> 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	\$100	\$273	\$226	\$329	<30	\$111	\$303	\$251	\$365	<30	\$122	\$334	\$276	\$402
30-39	\$118	\$315	\$238	\$369	30-39	\$131	\$350	\$264	\$410	30-39	\$144	\$385	\$291	\$451
40-49	\$159	\$325	\$249	\$413	40-49	\$177	\$361	\$277	\$459	40-49	\$195	\$397	\$305	\$504
50-54	\$213	\$442	\$292	\$489	50-54	\$236	\$490	\$323	\$542	50-54	\$260	\$540	\$356	\$598
55-59	\$264	\$549	\$342	\$602	55-59	\$293	\$609	\$380	\$668	55-59	\$323	\$671	\$419	\$735
60-64	\$338	\$677	\$418	\$749	60-64	\$376	\$752	\$465	\$832	60-64	\$413	\$827	\$511	\$915
65+	\$410	\$935	\$487	\$981	65+	\$456	\$1,039	\$541	\$1,090	65+	\$501	\$1,143	\$595	\$1,199
\$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	\$113	\$309	\$255	\$372	<30	\$125	\$343	\$283	\$413	<30	\$138	\$377	\$312	\$454
30-39	\$133	\$355	\$268	\$416	30-39	\$148	\$395	\$299	\$462	30-39	\$163	\$435	\$329	\$509
40-49	\$180	\$367	\$281	\$466	40-49	\$200	\$408	\$313	\$518	40-49	\$220	\$449	\$344	\$570
50-54	\$240	\$498	\$329	\$551	50-54	\$267	\$554	\$366	\$613	50-54	\$294	\$610	\$402	\$675
55-59	\$298	\$620	\$386	\$680	55-59	\$331	\$689	\$429	\$755	55-59	\$364	\$757	\$472	\$830
60-64	\$382	\$765	\$472	\$846	60-64	\$425	\$850	\$525	\$941	60-64	\$467	\$935	\$577	\$1,035
65+	\$464	\$1,057	\$551	\$1,109	65+	\$515	\$1,174	\$611	\$1,232	65+	\$567	\$1,292	\$673	\$1,355
\$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	\$146	\$400	\$331	\$482	<30	\$162	\$444	\$367	\$535	<30	\$178	\$488	\$404	\$588
30-39	\$172	\$461	\$348	\$540	30-39	\$192	\$513	\$387	\$600	30-39	\$211	\$564	\$426	\$660
40-49	\$233	\$476	\$365	\$605	40-49	\$259	\$529	\$405	\$672	40-49	\$285	\$582	\$446	\$739
50-54	\$312	\$647	\$427	\$716	50-54	\$346	\$719	\$474	\$796	50-54	\$381	\$791	\$522	\$876
55-59	\$387	\$805	\$502	\$882	55-59	\$430	\$894	\$557	\$980	55-59	\$473	\$983	\$613	\$1,078
60-64	\$496	\$992	\$613	\$1,098	60-64	\$551	\$1,102	\$681	\$1,219	60-64	\$606	\$1,213	\$749	\$1,342
65+	\$601	\$1,371	\$713	\$1,438	65+	\$668	\$1,523	\$793	\$1,598	65+	\$735	\$1,676	\$872	\$1,758

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.

<sup>1</sup>Risk 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
<b>CALENDAR-YEAR DEDUCTIBLE<sup>1</sup></b> Individual/Family	\$2,500/\$5,000	\$1,500/\$3,000
<b>PHARMACY CALENDAR-YEAR DEDUCTIBLE</b>	N/A	N/A
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>1,2</sup></b> Individual/Family	\$5,000/\$10,000	\$3,500/\$7,000
<b>IN THE MEDICAL OFFICE</b> Office visits Preventive exams <sup>3</sup> Maternity/Prenatal care <sup>3,4</sup> Well-child preventive care visits <sup>3,5</sup> Vaccines (immunizations) <sup>3</sup> 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)
<b>EMERGENCY SERVICES</b> Emergency Department visits (waived if admitted directly to hospital) Ambulance	20% (after deductible) \$150 (after deductible)	20% (after deductible) \$150 (after deductible)
<b>PRESCRIPTIONS<sup>3,6</sup></b> Generic Brand-name	(up to a 30-day supply) \$10 \$30	(up to a 30-day supply) \$10 \$30
<b>HOSPITAL CARE</b> 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)
<b>MENTAL HEALTH SERVICES</b> 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)
<b>CHEMICAL DEPENDENCY SERVICES</b> 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)
<b>OTHER</b> Certain durable medical equipment (DME) <sup>7</sup> Optical (eyewear) <sup>8</sup> Vision exam <sup>3</sup> Home health care <sup>3</sup> (up to 100 two-hour visits per calendar year) Hospice care <sup>3</sup>	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](http://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.

<sup>1</sup>This 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.

<sup>2</sup>The 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*).

<sup>3</sup>This service is not subject to a deductible.

<sup>4</sup>Scheduled prenatal visits and the first postpartum visit

<sup>5</sup>Well-child visits through age 23 months

<sup>6</sup>Prescription 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.

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

<sup>8</sup>Kaiser 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](http://kp2020.org) for Kaiser Permanente optical locations.

# DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 6

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 <sup>1</sup> .90					6 to 15 enrolling employees RAF <sup>1</sup> 1.00					5 or fewer enrolling employees RAF <sup>1</sup> 1.10					
\$30/\$2,500 PLAN WITH HRA <sup>2</sup>					\$30/\$2,500 PLAN WITH HRA <sup>2</sup>					\$30/\$2,500 PLAN WITH HRA <sup>2</sup>					
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	\$347	\$287	\$418	<30	\$141	\$385	\$319	\$464	<30	\$155	\$424	\$350	\$511	
30-39	\$149	\$399	\$301	\$467	30-39	\$166	\$444	\$335	\$520	30-39	\$183	\$489	\$369	\$572	
40-49	\$202	\$412	\$316	\$524	40-49	\$225	\$459	\$352	\$583	40-49	\$247	\$504	\$386	\$640	
50-54	\$270	\$560	\$370	\$620	50-54	\$300	\$623	\$411	\$690	50-54	\$330	\$685	\$452	\$758	
55-59	\$335	\$697	\$434	\$764	55-59	\$372	\$774	\$482	\$848	55-59	\$410	\$852	\$531	\$934	
60-64	\$429	\$859	\$530	\$951	60-64	\$477	\$955	\$590	\$1,057	60-64	\$525	\$1,051	\$649	\$1,163	
65+	\$521	\$1,188	\$618	\$1,246	65+	\$579	\$1,320	\$687	\$1,385	65+	\$637	\$1,452	\$756	\$1,523	
\$30/\$1,500 PLAN WITH HRA <sup>2</sup>					\$30/\$1,500 PLAN WITH HRA <sup>2</sup>					\$30/\$1,500 PLAN WITH HRA <sup>2</sup>					
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	\$143	\$391	\$323	\$471	<30	\$158	\$434	\$358	\$523	<30	\$174	\$477	\$394	\$575	
30-39	\$168	\$450	\$340	\$527	30-39	\$187	\$500	\$378	\$585	30-39	\$206	\$550	\$416	\$644	
40-49	\$228	\$465	\$357	\$591	40-49	\$253	\$516	\$396	\$656	40-49	\$278	\$568	\$435	\$722	
50-54	\$304	\$631	\$416	\$699	50-54	\$338	\$702	\$463	\$777	50-54	\$372	\$772	\$509	\$855	
55-59	\$378	\$786	\$490	\$862	55-59	\$420	\$873	\$544	\$957	55-59	\$462	\$960	\$599	\$1,052	
60-64	\$484	\$969	\$598	\$1,072	60-64	\$538	\$1,077	\$665	\$1,192	60-64	\$592	\$1,185	\$732	\$1,311	
65+	\$587	\$1,339	\$697	\$1,405	65+	\$652	\$1,487	\$774	\$1,560	65+	\$718	\$1,637	\$852	\$1,717	

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.

<sup>1</sup>Risk adjustment factor  
<sup>2</sup>Rates 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
<b>CALENDAR-YEAR DEDUCTIBLE<sup>1</sup></b> Individual/Family	\$0		\$500/\$1,500
<b>PHARMACY CALENDAR-YEAR DEDUCTIBLE</b>	N/A	N/A	Not covered
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>2,3</sup></b> Individual/Family	\$3,000/\$6,000	\$3,000/\$9,000 <sup>4</sup>	\$6,000/\$18,000 <sup>4</sup>
<b>IN THE MEDICAL OFFICE</b>			
Office visits	\$35	\$45	50%
Routine adult physical exams	\$0	\$45	Not covered
Adult preventive screening exam	\$0	\$45	50%
Maternity/Prenatal care <sup>6</sup>	\$0	\$25	50%
Well-child preventive care visits	\$0 <sup>7</sup>	\$25 <sup>8</sup>	50% <sup>8</sup>
Vaccines (immunizations)	\$0	Not covered	Not covered
Allergy injections	\$5	\$25	50%
Infertility services <sup>9</sup>	Not covered	Not covered	Not covered
Occupational, physical, and speech therapy	\$35	\$45 <sup>10</sup>	50% <sup>10</sup>
Most labs and imaging	\$10	30%	50%
MRI/CT/PET	\$50	30%	50%
Outpatient surgery	\$100	30%	50% <sup>11</sup>
<b>EMERGENCY SERVICES</b>		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		
<b>PRESCRIPTIONS<sup>12</sup></b> (up to a 100-day supply)	Obtained at Kaiser Permanente Plan pharmacies (including affiliated pharmacies)	Obtained at participating MedImpact pharmacies <sup>13</sup>	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
<b>HOSPITAL CARE</b>			
Physicians' services, room and board, tests, medications, supplies, therapies	\$200 per day	30%	50% <sup>15</sup>
Skilled nursing facility care <sup>14</sup>	\$0	30%	50%
<b>MENTAL HEALTH SERVICES<sup>16</sup></b>			
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%
<b>CHEMICAL DEPENDENCY SERVICES</b>			
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%
<b>OTHER</b>			
Certain durable medical equipment (DME) <sup>17</sup>	\$0	30% <sup>18</sup>	50% <sup>18</sup>
Prosthetics, orthotics, and special footwear	\$40	Not covered	Not covered
Optical (eyewear)	Not covered <sup>19</sup>	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% <sup>20</sup>	20% <sup>20</sup>
Hospice care	\$0	30% <sup>21</sup>	50% <sup>21</sup>
<b>MAXIMUM BENEFIT WHILE INSURED</b>	Unlimited	\$2 million <sup>5</sup>	

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 1/1/11-6/1/11

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 <sup>22</sup> .90					6 to 15 enrolling employees RAF <sup>22</sup> 1.00					5 or fewer enrolling employees RAF <sup>22</sup> 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	\$351	\$995	\$906	\$1,295	<30	\$391	\$1,107	\$1,007	\$1,441	<30	\$430	\$1,217	\$1,108	\$1,584	
30-39	\$403	\$1,106	\$944	\$1,453	30-39	\$448	\$1,229	\$1,049	\$1,615	30-39	\$493	\$1,352	\$1,154	\$1,776	
40-49	\$527	\$1,171	\$924	\$1,507	40-49	\$585	\$1,301	\$1,026	\$1,674	40-49	\$644	\$1,432	\$1,129	\$1,842	
50-54	\$694	\$1,447	\$1,082	\$1,762	50-54	\$771	\$1,608	\$1,202	\$1,958	50-54	\$848	\$1,768	\$1,322	\$2,153	
55-59	\$869	\$1,825	\$1,252	\$2,079	55-59	\$966	\$2,028	\$1,391	\$2,310	55-59	\$1,062	\$2,230	\$1,530	\$2,540	
60-64	\$1,093	\$2,118	\$1,409	\$2,398	60-64	\$1,215	\$2,353	\$1,566	\$2,664	60-64	\$1,336	\$2,588	\$1,722	\$2,930	
65+	\$1,322	\$2,915	\$1,756	\$3,043	65+	\$1,469	\$3,239	\$1,951	\$3,381	65+	\$1,616	\$3,563	\$2,147	\$3,720	

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.

- <sup>1</sup>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.
- <sup>2</sup>The 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.
- <sup>3</sup>Covered 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.
- <sup>4</sup>The 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.
- <sup>5</sup>Maximum benefit while insured is \$2 million combined for services provided by PHCS network and nonparticipating providers.
- <sup>6</sup>Scheduled prenatal visits and the first postpartum visit.
- <sup>7</sup>Well-child care is covered by Kaiser Permanente Plan providers (HMO) through age 23 months.
- <sup>8</sup>Well-child care (ages 0 to 18) is exempt from deductibles from PHCS network providers and includes immunizations.
- <sup>9</sup>In 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.
- <sup>10</sup>All outpatient therapies are limited to 60 days per calendar year for services from PHCS network and nonparticipating providers combined.
- <sup>11</sup>Kaiser Permanente Insurance Company (KPIC) pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.
- <sup>12</sup>A 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.
- <sup>13</sup>Participating 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.
- <sup>14</sup>Care in a skilled nursing facility is limited to 100 days per benefit period.
- <sup>15</sup>Kaiser 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.
- <sup>16</sup>Visit 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*.
- <sup>17</sup>Please 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.
- <sup>18</sup>Durable 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.
- <sup>19</sup>Kaiser 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](http://kp2020.org) for Kaiser Permanente optical locations.
- <sup>20</sup>Home 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.
- <sup>21</sup>Hospice care is limited to a 180-day lifetime benefit maximum for services from PHCS network and nonparticipating providers combined.
- <sup>22</sup>Risk 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
<b>CALENDAR-YEAR DEDUCTIBLE<sup>1</sup></b> Individual/Family	\$2,500/\$5,000	\$3,500/\$7,000
<b>ANNUAL OUT-OF-POCKET MAXIMUM<sup>2</sup></b> Individual/Family	5,000/\$10,000	\$10,000/\$20,000
<b>HOSPITAL CARE</b> 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% <sup>4</sup> 50% <sup>4</sup> 50% <sup>4</sup> 50% 50% <sup>4</sup>
<b>OUTPATIENT CARE</b> Physician office visits Routine adult physical exams Adult preventive screening exam Well-child preventive care visits (through age 18) <sup>7</sup> 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 <sup>9</sup> Health education	\$40 copay \$0 <sup>5,6</sup> \$0 \$0 \$40 copay 30% 30% 30% \$40 copay 30% 30% 30% Not covered \$0 30% \$0 30%	50% Not covered 50% <sup>5</sup> 50% 50% 50% <sup>8</sup> 50% 50% 50% 50% 50% 50% Not covered Not covered 50% 50%
<b>EMERGENCY SERVICES</b> Emergency Department visits Emergency ambulance service Medically necessary nonemergency ambulance service <sup>10</sup> 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%
<b>PRESCRIPTIONS<sup>11</sup></b> Generic drugs Brand-name drugs Self-administered injectable medications <sup>13</sup> Mail-order generic drugs Mail-order brand-name drugs	<b>MedImpact pharmacy<sup>12</sup></b> \$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)	<b>Non-MedImpact pharmacy</b> Not covered Not covered Not covered Not covered Not covered
<b>MENTAL HEALTH CARE</b> 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% <sup>4</sup> 50%
<b>ALCOHOL AND CHEMICAL DEPENDENCY</b> Inpatient hospitalization Outpatient visits	30% \$40 copay	50% <sup>4</sup> 50%
<b>ADDITIONAL BENEFITS</b> 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 <sup>14</sup> Durable medical equipment (DME) <sup>15</sup> Prosthetics, orthotics, and special footwear Diabetic equipment and supplies <sup>16</sup>	30% 20% 30% 30% 30% 30% 30%	30% 20% Not covered 30% 30% 30% 30%
<b>MAXIMUM BENEFIT WHILE INSURED<sup>3</sup></b>	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 6**

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 <sup>17</sup> .90					6 to 15 enrolling employees RAF <sup>17</sup> 1.00					5 or fewer enrolling employees RAF <sup>17</sup> 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	\$317	\$924	\$687	\$1,037	<30	\$353	\$1,028	\$764	\$1,154	<30	\$388	\$1,130	\$840	\$1,268
30-39	\$391	\$1,092	\$761	\$1,203	30-39	\$435	\$1,214	\$846	\$1,337	30-39	\$478	\$1,335	\$930	\$1,471
40-49	\$524	\$1,155	\$803	\$1,334	40-49	\$582	\$1,283	\$892	\$1,482	40-49	\$640	\$1,411	\$981	\$1,630
50-54	\$705	\$1,478	\$923	\$1,577	50-54	\$783	\$1,642	\$1,025	\$1,752	50-54	\$861	\$1,806	\$1,127	\$1,927
55-59	\$868	\$1,824	\$1,084	\$1,919	55-59	\$965	\$2,027	\$1,205	\$2,133	55-59	\$1,061	\$2,229	\$1,325	\$2,345
60-64	\$1,131	\$2,262	\$1,346	\$2,355	60-64	\$1,257	\$2,514	\$1,496	\$2,617	60-64	\$1,383	\$2,765	\$1,646	\$2,879
65+	\$1,408	\$3,283	\$1,622	\$3,370	65+	\$1,564	\$3,647	\$1,801	\$3,744	65+	\$1,720	\$4,011	\$1,981	\$4,117
<b>Employee/Dependent codes</b>					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.

<sup>1</sup>Calendar-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.

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

<sup>3</sup>Maximum benefit amount while insured applies to charges from nonparticipating providers only.

<sup>4</sup>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.

<sup>5</sup>This service is not subject to a deductible.

<sup>6</sup>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.

<sup>7</sup>Well-child preventive care includes immunizations.

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

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

<sup>10</sup>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.

<sup>11</sup>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.

<sup>12</sup>MedImpact 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.

<sup>13</sup>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.

<sup>14</sup>Benefits 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.

<sup>15</sup>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.

<sup>16</sup>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.

<sup>17</sup>Risk 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.





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

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 <sup>19</sup> .90					6 to 15 enrolling employees RAF <sup>19</sup> 1.00					5 or fewer enrolling employees RAF <sup>19</sup> 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	\$343	\$1,000	\$743	\$1,122	<30	\$381	\$1,111	\$825	\$1,247	<30	\$419	\$1,221	\$908	\$1,370
30-39	\$423	\$1,181	\$823	\$1,301	30-39	\$470	\$1,312	\$914	\$1,445	30-39	\$517	\$1,443	\$1,006	\$1,590
40-49	\$566	\$1,248	\$867	\$1,442	40-49	\$629	\$1,387	\$964	\$1,602	40-49	\$692	\$1,525	\$1,060	\$1,762
50-54	\$762	\$1,598	\$998	\$1,705	50-54	\$847	\$1,775	\$1,109	\$1,894	50-54	\$931	\$1,952	\$1,219	\$2,083
55-59	\$939	\$1,973	\$1,173	\$2,076	55-59	\$1,043	\$2,191	\$1,302	\$2,305	55-59	\$1,147	\$2,410	\$1,432	\$2,536
60-64	\$1,223	\$2,446	\$1,456	\$2,547	60-64	\$1,359	\$2,717	\$1,617	\$2,829	60-64	\$1,495	\$2,989	\$1,779	\$3,112
65+	\$1,522	\$3,549	\$1,753	\$3,643	65+	\$1,691	\$3,943	\$1,948	\$4,047	65+	\$1,860	\$4,337	\$2,142	\$4,452

<b>Employee/Dependent codes</b>	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.

- <sup>1</sup> 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.
- <sup>2</sup> 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.
- <sup>3</sup> Maximum benefit while insured applies to changes from nonparticipating providers only.
- <sup>4</sup> 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.
- <sup>5</sup> 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.
- <sup>6</sup> This service is not subject to a deductible.
- <sup>7</sup> 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.
- <sup>8</sup> Well-child preventive care includes immunizations.
- <sup>9</sup> Kaiser Permanente Insurance Company pays a maximum of \$400 per procedure for outpatient surgery services from nonparticipating providers.
- <sup>10</sup> All outpatient therapies are limited to 60 visits per calendar year combined for both PHCS network and nonparticipating providers.
- <sup>11</sup> 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.
- <sup>12</sup> 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.
- <sup>13</sup> 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.
- <sup>14</sup> 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.
- <sup>15</sup> Combined maximum deductible of \$50 per calendar year
- <sup>16</sup> 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.
- <sup>17</sup> 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.
- <sup>18</sup> 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.
- <sup>19</sup> 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

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## 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.

**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	92863-71
92602-07	92690-94	92814-17	92885-87
92609-10	92697-98	92821-23	92899
92612	92701-08	92825	
92614-20	92711-12	92831-38	

[businessnet.kp.org](http://businessnet.kp.org)