

Proposed Benefit Summary
88131 City of Modesto

Principal Benefits for Kaiser Permanente Traditional Plan (8/1/09—12/31/10)

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

- The Services are Medically Necessary
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Northern California Region Service Area (your Home Region), except where specifically noted to the contrary in the *Evidence of Coverage (EOC)* for authorized referrals, hospice care, Emergency Care, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

Annual Out-of-Pocket Maximum for Certain Services

For Services subject to the maximum, you will not pay any more Cost Sharing during a calendar year if the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:

For self-only enrollment (a Family of one Member)	\$1,500 per calendar year
For any one Member in a Family of two or more Members	\$1,500 per calendar year
For an entire Family of two or more Members	\$3,000 per calendar year

Deductible or Lifetime Maximum None

Professional Services (Plan Provider office visits) You Pay

Routine preventive care:

Physical exams	\$25 per visit
Well-child visits (through age 23 months)	\$5 per visit
Family planning visits	\$25 per visit
Scheduled prenatal care visits and first postpartum visit.....	\$5 per visit
Eye refraction exams	\$25 per visit
Hearing tests	\$25 per visit

Primary and specialty care visits..... \$25 per visit

Urgent care visits

Physical, occupational, and speech therapy..... \$25 per visit

Outpatient Services You Pay

Outpatient surgery and certain other outpatient procedures

Allergy injection visits

Allergy testing visits.....

Vaccines (immunizations)

X-rays and lab tests

Health education:

Individual visits

Group educational programs

Hospitalization Services You Pay

Room and board, surgery, anesthesia, X-rays, lab tests, and drugs

Emergency Health Coverage You Pay

Emergency Department visits

Ambulance Services You Pay

Ambulance Services

Prescription Drug Coverage You Pay

Most covered outpatient items in accord with our drug formulary guidelines:

Generic items from a Plan Pharmacy

Generic refills from our mail-order service

Brand-name items from a Plan Pharmacy

Brand-name refills from our mail-order service.....

continued

Durable Medical Equipment (DME)	You Pay
Most covered DME for home use in accord with our DME formulary guidelines	20% Coinsurance
Mental Health Services	You Pay
Inpatient psychiatric hospitalization (up to 30 days per calendar year).....	\$100 per admission
Outpatient visits:	
Up to a total of 20 individual and group visits per calendar year	\$25 per individual visit \$12 per group visit
Up to 20 additional group visits that meet the Medical Group criteria in the same calendar year.....	\$12 per group visit
Note: Visit and day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the EOC.	
Chemical Dependency Services	You Pay
Inpatient detoxification	\$100 per admission
Outpatient individual visits	\$25 per visit
Outpatient group visits	\$5 per visit
Transitional residential recovery Services (up to 60 days per calendar year, not to exceed 120 days in any five-year period).....	\$100 per admission
Home Health Services	You Pay
Home health care (up to 100 visits per calendar year)	No charge
Other	You Pay
Skilled nursing facility care (up to 100 days per benefit period)	No charge
All covered Services related to infertility treatment.....	50% Coinsurance
Hospice care	No charge

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Sharing, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Sharing. For a complete explanation, please refer to the EOC. Please note that we provide all benefits required by law (for example, diabetes testing supplies).