

Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (10/1/24—9/30/25)

Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to the following amount:

For any one Member\$1,000 per calendar year

Plan Deductible None

Professional Services (Plan Provider office visits) You Pay

Most Primary Care Visits and most Non-Physician Specialist Visits \$15 per visit

Most Physician Specialist Visits..... \$15 per visit

Annual Wellness visit and the “Welcome to Medicare” preventive visit..... No charge

Routine physical exams No charge

Routine eye exams with a Plan Optometrist \$15 per visit

Urgent care consultations, evaluations, and treatment..... \$15 per visit

Physical, occupational, and speech therapy..... \$15 per visit

Telehealth Visits You Pay

Primary Care Visits and Non-Physician Specialist Visits by interactive video No charge

Physician Specialist Visits by interactive video..... No charge

Primary Care Visits and Non-Physician Specialist Visits by telephone No charge

Physician Specialist Visits by telephone No charge

Outpatient Services You Pay

Outpatient surgery and certain other outpatient procedures..... \$50 per procedure

Most immunizations (including the vaccine) No charge

Most X-rays and laboratory tests No charge

Manual manipulation of the spine \$15 per visit

Hospital Inpatient Services You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs \$250 per admission

Emergency Services You Pay

Emergency department visits..... \$50 per visit

Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the emergency department Cost Share (see “Hospital Inpatient Services” for inpatient Cost Share)

Ambulance Services You Pay

Ambulance Services \$50 per trip

Prescription Drug Coverage You Pay

Covered outpatient items in accord with our drug formulary guidelines:

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

Most brand-name items \$25 for up to a 100-day supply

Durable Medical Equipment (DME)		You Pay
Covered durable medical equipment for home use		20 percent Coinsurance
Mental Health Services		You Pay
Inpatient psychiatric hospitalization		\$250 per admission
Individual outpatient mental health evaluation and treatment.....		\$15 per visit
Group outpatient mental health treatment		\$7 per visit
Substance Use Disorder Treatment		You Pay
Inpatient detoxification		\$250 per admission
Individual outpatient substance use disorder evaluation and treatment.....		\$15 per visit
Group outpatient substance use disorder treatment.....		\$5 per visit
Home Health Services		You Pay
Home health care (part-time, intermittent)		No charge
Other		You Pay
Eyeglasses or contact lenses every 24 months		Amount in excess of \$150 Allowance
Hearing aid(s) every 36 months.....		Amount in excess of \$3,000 Allowance for each ear
Skilled nursing facility care (up to 100 days per benefit period).....		No charge
External prosthetic and orthotic devices		20 percent Coinsurance
This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For additional information, please refer to the <i>Summary of Benefits</i> booklet enclosed; for a complete explanation, refer to the <i>EOC</i> .		