

Disclosure Form Part One

600529 SATURN OF CONCORD & PLEASANTON
Home Region: Northern California
1/1/25 through 12/31/25

Principal benefits for Kaiser Permanente HSA-Qualified High Deductible Health Plan ("HDHP") HMO

"Kaiser Permanente HSA-Qualified High Deductible Health Plan ("HDHP") HMO" is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. For a complete explanation, please refer to the EOC.

Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

Out-of-Pocket Maximums and Deductibles

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

Amounts Per Accumulation Period	Self-Only Coverage (a Family of one Member)	Family Coverage Each Member in a Family of two or more Members	Family Coverage Entire Family of two or more Members
Plan Out-of-Pocket Maximum	\$7,000	\$7,000	\$14,000
Plan Deductible	\$5,500	\$5,500	\$11,000
Drug Deductible	Not applicable	Not applicable	Not applicable

Plan Provider Office Visits

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits.....	\$50 per visit after Plan Deductible
Most Physician Specialist Visits	\$50 per visit after Plan Deductible
Routine physical maintenance exams, including well-woman exams	No charge (Plan Deductible doesn't apply)
Well-child preventive exams (through age 23 months)	No charge (Plan Deductible doesn't apply)
Routine eye exams with a Plan Optometrist	No charge (Plan Deductible doesn't apply)
Urgent care consultations, evaluations, and treatment	\$50 per visit after Plan Deductible
Most physical, occupational, and speech therapy.....	\$50 per visit after Plan Deductible

Telehealth Visits

	You Pay
Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone.....	No charge after Plan Deductible
Physician Specialist Visits by interactive video or telephone	No charge after Plan Deductible

Outpatient Services

	You Pay
Outpatient surgery and certain other outpatient procedures	40% Coinsurance after Plan Deductible
Most immunizations (including the vaccine).....	No charge (Plan Deductible doesn't apply)
Most X-rays and laboratory tests.....	40% Coinsurance after Plan Deductible
Preventive X-rays, screenings, and laboratory tests as described in the EOC	No charge (Plan Deductible doesn't apply)

Hospital Inpatient Services

	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	40% Coinsurance after Plan Deductible

Emergency Services

	You Pay
Emergency department visits	40% Coinsurance after Plan Deductible

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.....	40% Coinsurance after Plan Deductible

Prescription Drug Coverage

Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items (Tier 1) at a Plan Pharmacy	\$15 for up to a 30-day supply after Plan Deductible
Most generic (Tier 1) refills through our mail-order service	\$30 for up to a 100-day supply after Plan Deductible
Most brand-name items (Tier 2) at a Plan Pharmacy or through our mail-order service.....	40% Coinsurance (not to exceed \$100) for up to a 100-day supply after Plan Deductible

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Disclosure Form Part One

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Prescription Drug Coverage

Most specialty items (Tier 4) at a Plan Pharmacy

You Pay

40% Coinsurance (not to exceed \$250) for up to a 30-day supply after Plan Deductible

Preventive items as described in the *EOC*.....

\$10 for up to a 100-day supply (Plan Deductible doesn't apply)

Durable Medical Equipment (DME)

DME items as described in the *EOC*.....

You Pay

40% Coinsurance after Plan Deductible

Mental Health Services

Inpatient psychiatric hospitalization.....

You Pay

40% Coinsurance after Plan Deductible

Individual outpatient mental health evaluation and treatment

\$50 per visit after Plan Deductible

Group outpatient mental health treatment.....

\$25 per visit after Plan Deductible

Substance Use Disorder Treatment

Inpatient detoxification.....

You Pay

40% Coinsurance after Plan Deductible

Individual outpatient substance use disorder evaluation and treatment

\$50 per visit after Plan Deductible

Group outpatient substance use disorder treatment

\$5 per visit after Plan Deductible

Home Health Services

Home health care (up to 100 visits per Accumulation Period)

You Pay

No charge after Plan Deductible

Other

Skilled nursing facility care (up to 100 days per benefit period).....

40% Coinsurance after Plan Deductible

Prosthetic and orthotic devices as described in the *EOC*

No charge after Plan Deductible

Diagnosis and treatment of infertility and artificial insemination.....

Not covered

Assisted reproductive technology ("ART") Services.....

Not covered

This is a summary of the most frequently asked-about benefits. 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 a complete explanation, please refer to the *EOC*.

Disclosure Form Part Two

The *Disclosure Form Part Two* provides an overview of important features of your Health Plan membership, including how to obtain Services, principal exclusions, and important notices. To view or download a copy, go to kp.org/choosekp or call Member Services at 1-800-464-4000 (TTY users call 711).