2023-2024	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser
	Trad HMO \$0	Trad HMO \$10	Trad HMO \$20	Trad HMO \$30	Ded HMO \$500	Ded HMO \$1,000	HSA-\$1500 Single
MEDICAL - CALENDAR YEAR Deductibles & Maximums	Member Pays	Member Pays					
Individual/Family Deductibles	\$0	\$0	\$0	\$0	\$500/ \$1,000	\$1,000/ \$2,000	\$1,500*
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000*
*Includes Rx PROFESSIONAL SERVICES							
Office Visit (OV) co-pay	\$0	\$10	\$20	\$30	\$20	\$20	Deductible, then 10%
Urgent Care co-pay	\$0	\$10	\$20	\$30	\$20	\$20	10%
Specialists/Consultants co-pay Prenatal, postnatal office visit co-pay	\$0 \$0	\$10 \$0	\$20 \$0	\$30 \$0	\$20 \$0	\$20 \$0	10% \$0
Scans: CT, CAT, MRI, PET etc.	\$0	\$0	\$0	\$0	10% Copay up to \$50	20% Copay up to \$50	10%
Diagnostic X-ray & Laboratory Procedures	\$0	\$0	\$0	\$0	\$10	\$10	10%
Infertility (Refer to Plan Document)	Co-pay applies	Co-pay applies					
Preventive Care (includes physical exams & screenings)	\$0	\$0	\$0	\$0	0% Ded Waived	0% Ded Waived	0% Ded Waived
HOSPITAL & SKILLED NURSING FACILITY SERVICES							
Emergency Room visit (copay waived if admitted)	\$100	\$100	\$100	\$100	10%	20%	10%
Inpatient Hospital (preauthorization required) - limits may apply	\$0	\$0	\$0	\$0	10%	20%	10%
Outpatient Hospital	\$0	\$10	\$20	\$30	10%	20%	10%
Surgery, Outpatient (performed in Surgery Center)	\$0	\$10	\$20	\$30	10%	20%	10%
Surgery, Outpatient (performed in a Hospital) - limits may apply	\$0	\$10	\$20	\$30	10%	20%	10%
MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT INPATIENT: Facility Based Care (preauth required)	\$0	\$0	\$0	\$0	10%	20%	10%
OUTPATIENT: Facility Based Care (preauth required)	\$0	\$10	\$20	\$30	10%	20%	10%
OTHER SERVICES Ambulance (Ground or Air)	\$50	\$50	\$50	\$50	\$150	\$150	10%
	\$10/30 visits						
Acupuncture - Limits apply	(through ASH) combined w/chiro	Requires Prior Authorization					
Chiropractic - Limits apply	\$10/30 visits (through ASH) combined w/acu	no coverage					
Durable Medical Equipment (DME)	no charge	no charge	no charge	no charge	20%	20%	10%
Physical and Occupational Therapy - Limits apply	\$0	\$10	\$20	\$30	\$20	\$20	10%
Hearing Aids	amount in excess of \$500 allowance every 36 months	amount in excess of \$500 allowance every 36 months	no coverage				
PHARMACY BENEFITS							
Plan	Trad HMO \$0	Trad HMO \$10	Trad HMO \$20	Trad HMO \$30	Ded HMO \$500	Ded HMO \$1,000	HSA A
Pharmacy Benefit Manager	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser	Kaiser
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none	none	none	Included w/ Medical ded
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	Included w/ Med OOP Max	Included w/ Med OOP Max					
Generic co-pay/30 days supply	\$5 up to 100 day supply	\$10 up to 100 day supply	\$10 up to 100 day supply	\$10 up to 100 day supply	\$10.00	\$10.00	deductible, then \$10
Brand co-pay/30 days supply	\$5 up to 100 day supply	\$10 up to 100 day supply	\$20 up to 100 day supply	\$30 up to 100 day supply	\$30.00	\$30.00	deductible, then \$30
Specialty co-pay/up to 30 days supply	\$5 up to 30 day supply	\$10 up to 30 day supply	\$20 up to 30 day supply	\$30 up to 30 day supply	\$30.00	\$30.00	deductible, then \$30
Mail Order (Generic-Brand co-pay/90 days supply)	\$5-\$5/up to 100 day supply	\$10-\$10/up to 100 day supply			\$20-\$60/up to 100 day supply	\$20-\$60/up to 100 day supply	\$20-\$60/up to 100 day supply
Mail Order Pharmacy	Kaiser Mail Order Pharmacy	Kaiser Mail Order Pharmacy					
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