### **Disclosure Form Part One**

9540 LAM RESEARCH CORPORATION Home Region: Northern California

1/1/25 through 12/31/25

# Principal benefits for Kaiser Permanente Deductible HMO Plan

### **Accumulation Period**

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

#### **Out-of-Pocket Maximums and Deductibles**

**Amounts Per Accumulation Period** 

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.

**Self-Only Coverage** 

(a Family of one Member)

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.

Family Coverage

Each Member in a Family

of two or more Members

**Family Coverage** 

Entire Family of two or

more Members

		of two of filore Metribers	IIIOIE MEITIDEIS	
Plan Out-of-Pocket Maximum	\$2,500	\$2,500	\$5,000	
Plan Deductible	\$250	\$250	\$500	
Drug Deductible	None	None	None	
Plan Provider Office Visits		You Pay	You Pay	
Most Primary Care Visits and most Non-Physician Specialist Visits  Most Physician Specialist Visits  Routine physical maintenance exams, including well-woman exams  Well-child preventive exams (through age 23 months)  Routine eye exams with a Plan Optometrist  Urgent care consultations, evaluations, and treatment  Most physical, occupational, and speech therapy		\$30 per visit (Plan Dedu s No charge (Plan Deduc No charge (Plan Deduc No charge (Plan Deduc \$20 per visit (Plan Deduc	\$30 per visit (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply) \$20 per visit (Plan Deductible doesn't apply)	
Telehealth Visits		You Pay	You Pay	
Primary Care Visits and Non-Physician video or telephone	No charge (Plan Deduc	No charge (Plan Deductible doesn't apply) No charge (Plan Deductible doesn't apply)		
Outpatient Services		You Pay		
Outpatient surgery and certain other outpatient procedures		No charge (Plan Deduc \$10 per encounter (Plan	No charge (Plan Deductible doesn't apply) \$10 per encounter (Plan Deductible doesn't apply)	
the EOC MRI, most CT, and PET scans		20% Coinsurance up to		
Hospital Inpatient Services		You Pay	You Pay	
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs		20% Coinsurance after	Plan Deductible	
Emergency Services		You Pay	You Pay	
Emergency department visits		\$200 per visit after Plar		
Note: If you are admitted directly to the instead of the emergency department	hospital as an inpatient for o	covered Services, you will pa	y the inpatient Cost Share	
Ambulance Services		You Pay		
Ambulance Services		\$150 per trip after Plan	Deductible	
Prescription Drug Coverage		You Pay		
Covered outpatient items in accord with Most generic items (Tier 1) at a Plan			supply (Plan Deductible	
Most generic (Tier 1) refills through our mail-order service			supply (Plan Deductible	
Most brand-name items (Tier 2) at a Plan Pharmacy		\$30 for up to a 30-day s doesn't apply)	supply (Plan Deductible	

Disclosure Form Part One	(continued)	
Prescription Drug Coverage	You Pay	
Most brand-name (Tier 2) refills through our mail-order service  Most specialty items (Tier 4) at a Plan Pharmacy	\$60 for up to a 100-day supply (Plan Deductible doesn't apply)	
Durable Medical Equipment (DME)	You Pay	
DME items as described in the EOC.		
Mental Health Services	You Pay	
Inpatient psychiatric hospitalization	20% Coinsurance after Plan Deductible \$20 per visit (Plan Deductible doesn't apply)	
Substance Use Disorder Treatment	You Pay	
Inpatient detoxification Individual outpatient substance use disorder evaluation and treatment Group outpatient substance use disorder treatment	\$20 per visit (Plan Deductible doesn't apply)	
Home Health Services	You Pay	
Home health care (up to 120 visits per Accumulation Period)	No charge (Plan Deductible doesn't apply)	
Other	You Pay	
Hearing aids every 36 months	ear (Allowance not subject to Plan Deductible) 20% Coinsurance after Plan Deductible No charge (Plan Deductible doesn't apply)	
as outpatient procedures or laboratory tests) as described in the EOC	the Cost Share you would pay if the Services were to treat any other condition	
Assisted reproductive technology ("ART") Services (such as outpatient procedures or laboratory tests) as described in the EOC (one treatment cycle lifetime maximum)	the Cost Share you would pay if the Services were to treat any other condition (Plan Deductible doesn't apply)	

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 <a href="kp.org/choosekp">kp.org/choosekp</a> or call Member Services at 1-800-464-4000 (TTY users call 711).