

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	\$25 per visit
Most Physician Specialist Visits.....	\$25 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.....	\$25 per visit
Urgent care consultations, evaluations, and treatment.....	\$25 per visit
Physical, occupational, and speech therapy.....	\$25 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.....	\$25 per procedure
Most immunizations (including the vaccine).....	No charge
Most X-rays and laboratory tests.....	No charge
Manual manipulation of the spine.....	\$20 per visit

Hospital Inpatient Services

You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	\$500 per admission
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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 and Transportation Services

You Pay

Ambulance Services.....	\$150 per trip
Other transportation Services when provided by our designated transportation provider as described in this EOC.....	No charge for up to 24 one-way trips (50 miles per trip) per calendar year

Prescription Drug Coverage	You Pay
Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items at a Plan Pharmacy	\$10 for up to a 30-day supply, \$20 for a 31- to 60-day supply, or \$30 for a 61- to 100-day supply
Most generic refills through our mail-order service.....	\$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply
Most brand-name items at a Plan Pharmacy	\$25 for up to a 30-day supply, \$50 for a 31- to 60-day supply, or \$75 for a 61- to 100-day supply
Most brand-name refills through our mail-order service	\$25 for up to a 30-day supply or \$50 for a 31- to 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	\$500 per admission
Individual outpatient mental health evaluation and treatment.....	\$25 per visit
Group outpatient mental health treatment	\$12 per visit

Substance Use Disorder Treatment	You Pay
Inpatient detoxification	\$500 per admission
Individual outpatient substance use disorder evaluation and treatment.....	\$25 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 \$500 Allowance per aid
Skilled nursing facility care (up to 100 days per benefit period).....	No charge
External prosthetic and orthotic devices	20 percent Coinsurance
Meals delivered to your home immediately following discharge from a network hospital or Skilled Nursing Facility	No charge up to three meals per day in a consecutive four-week period, once per calendar year

Chiropractic and Acupuncture Coverage (through ASH Plans)	You Pay
Up to a combined total of 30 Chiropractic and Acupuncture visits per year	\$10 copay per visit

A Kaiser Permanente contracts with American Specialty Health Plans (ASH) to provide chiropractic and acupuncture care. Members must receive all their benefits from ASH Plans participating providers. ASH Plans contracts with Participating Providers and other licensed providers to provide covered Chiropractic Services (including laboratory tests, X-rays, and chiropractic appliances). ASH Plans contracts with Participating Providers to provide acupuncture care (including adjunctive therapies, such as acupressure, moxibustion, or breathing techniques, when provided during the same course of treatment and in conjunction with acupuncture). You must receive covered Services from a Participating Provider or another licensed provider with which ASH contracts, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services, and Services that are not available from Participating Providers or other licensed providers with which ASH contracts to provide covered Services that are authorized in advance by ASH Plans. The list of Participating Providers is available on the ASH Plans website at www.ashlink.com/ash/kp or from the ASH Plans Customer Service Department at 1-800-678-9133. The list of Participating Providers is subject to change at any time without notice.Á