



132733 CITY OF BAKERSFIELD

**Principal Benefits for  
Kaiser Permanente Traditional HMO Plan (1/1/18—12/31/18)**

Health Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call our Member Service Contact Center.

**Accumulation Period**

The Accumulation Period for this plan is 1/1/18 through 12/31/18 (calendar year).

**Out-of-Pocket Maximum(s) and Deductible(s)**

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.

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	\$1,500	\$1,500	\$3,000
Plan Deductible	None	None	None
Drug Deductible	None	None	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
Routine physical maintenance exams, including well-woman exams .....	\$25 per visit
Well-child preventive exams (through age 23 months) .....	\$5 per visit
Family planning counseling and consultations .....	\$25 per visit
Scheduled prenatal care exams .....	\$5 per visit
Routine eye exams with a Plan Optometrist .....	\$25 per visit
Urgent care consultations, evaluations, and treatment .....	\$25 per visit
Most physical, occupational, and speech therapy .....	\$25 per visit

**Outpatient Services**

	You Pay
Outpatient surgery and certain other outpatient procedures .....	\$25 per procedure
Allergy injections (including allergy serum) .....	No charge
Most immunizations (including the vaccine) .....	No charge
Most X-rays and laboratory tests .....	No charge
Most individual health education counseling .....	\$25 per visit
Covered health education programs .....	No charge

**Hospitalization Services**

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

**Emergency Health Coverage**

	You Pay
Emergency Department visits .....	\$100 per visit
Note: This Cost Share does not apply if you are admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).	

**Ambulance Services**

	You Pay
Ambulance Services .....	\$100 per trip

**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
Most generic refills through our mail-order service .....	\$20 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy .....	\$20 for up to a 30-day supply
Most brand-name refills through our mail-order service .....	\$40 for up to a 100-day supply
Most specialty items at a Plan Pharmacy .....	20% Coinsurance (not to exceed \$150) for up to a 30-day supply

**Durable Medical Equipment (DME)**

	You Pay
DME items as described in the EOC .....	20% Coinsurance

**Mental Health Services**

	You Pay
Inpatient psychiatric hospitalization .....	\$250 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 ..... \$250 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 (up to 100 visits per Accumulation Period) ..... No charge

**Other** **You Pay**

Skilled nursing facility care (up to 100 days per benefit period)..... No charge

Prosthetic and orthotic devices as described in the *EOC* ..... No charge

Hospice care ..... No charge

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*. Please note that we provide all benefits required by law (for example, diabetes testing supplies).