

# Benefit Summary

## 857 Foothill-De Anza Community College District

### Actives Contract 1

#### Principal Benefits for Kaiser Permanente Traditional Plan (7/1/11—6/30/12)

The Services described below are covered only if all of the following conditions are satisfied:

- The Services are Medically Necessary
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Northern California Region Service Area (your Home Region), except where specifically noted to the contrary in the *Evidence of Coverage (EOC)* for authorized referrals, hospice care, Emergency Services, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

#### Annual Out-of-Pocket Maximum for Certain Services

For Services subject to the maximum, you will not pay any more Cost Sharing during a calendar year if the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:

For self-only enrollment (a Family of one Member).....	\$1,500 per calendar year
For any one Member in a Family of two or more Members.....	\$1,500 per calendar year
For an entire Family of two or more Members.....	\$3,000 per calendar year

#### Deductible or Lifetime Maximum

None

#### Professional Services (Plan Provider office visits)

#### You Pay

Most primary and specialty care consultations and exams .....	\$20 per visit
Routine physical maintenance exams.....	No charge
Well-child preventive exams (through age 23 months).....	No charge
Family planning counseling .....	No charge
Scheduled prenatal care exams and first postpartum follow-up consultation and exam .....	No charge
Eye exams for refraction.....	No charge
Hearing exams.....	No charge
Urgent care consultations and exams.....	\$20 per visit
Physical, occupational, and speech therapy .....	\$20 per visit

#### Outpatient Services

#### You Pay

Outpatient surgery and certain other outpatient procedures .....	\$20 per procedure
Allergy injections (including allergy serum).....	No charge
Most immunizations (including vaccines) .....	No charge
Most X-rays and laboratory tests .....	No charge
Health education:	
Covered individual health education counseling.....	No charge
Covered health educational programs.....	No charge

#### Hospitalization Services

#### You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .....	No charge
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#### Emergency Health Coverage

#### You Pay

Emergency Department visits.....	\$50 per visit
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Note: This Cost Sharing does not apply if admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Sharing)

<b>Ambulance Services</b>		<b>You Pay</b>
Ambulance Services.....		No charge
<b>Prescription Drug Coverage</b>		<b>You Pay</b>
Covered outpatient items in accord with our drug formulary guidelines:		
Most generic items from a Plan Pharmacy.....	\$5 for up to a 30-day supply, \$10 for a 31- to 60-day supply, or \$15 for a 61- to 100-day supply	
Most generic refills from our mail-order service .....	\$5 for up to a 30-day supply or \$10 for a 31- to 100-day supply	
Most brand-name items from 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 brand-name refills from our mail-order service .....	\$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply	
<b>Durable Medical Equipment</b>		<b>You Pay</b>
Covered durable medical equipment for home use in accord with our durable medical equipment formulary guidelines .....		
	No charge	
<b>Mental Health Services</b>		<b>You Pay</b>
Inpatient psychiatric hospitalization .....	No charge	
Outpatient mental health evaluation and treatment .....	\$20 per individual visit \$10 per group visit	
<b>Chemical Dependency Services</b>		<b>You Pay</b>
Inpatient detoxification .....	No charge	
Individual outpatient chemical dependency counseling and treatment...	\$20 per visit	
Group outpatient chemical dependency counseling and treatment .....	\$5 per visit	
<b>Home Health Services</b>		<b>You Pay</b>
Home health care (up to 100 visits per calendar year) .....	No charge	
<b>Other</b>		<b>You Pay</b>
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	
Hospice care .....	No charge	

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Sharing, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Sharing. For a complete explanation, please refer to the *EOC*. Please note that we provide all benefits required by law (for example, diabetes testing supplies).