

DISCLOSURE FORM PART ONE — 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 Southern 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	\$100 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)

Ambulance Services You Pay

Ambulance Services	No charge
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Prescription Drug Coverage You Pay

Most covered outpatient items in accord with our drug formulary guidelines from Plan Pharmacies or from our mail-order service	\$15 for up to a 100-day supply
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Durable Medical Equipment You Pay

Covered durable medical equipment for home use in accord with our durable medical equipment formulary guidelines	No charge
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Mental Health Services You Pay

Inpatient psychiatric hospitalization.....	No charge
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Mental Health Services	You Pay
Outpatient mental health evaluation and treatment	\$20 per individual visit \$10 per group visit
Chemical Dependency Services	You Pay
Inpatient detoxification	No charge
Individual outpatient chemical dependency counseling and treatment.....	\$20 per visit
Group outpatient chemical dependency counseling and treatment.....	\$5 per visit
Home Health Services	You Pay
Home health care (up to 100 visits per calendar year)	No charge
Other	You Pay
Eyewear purchased at Plan Medical Offices or plan optical sales offices every 24 months.....	Amount in excess of \$125 Allowance
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).