THE KAISER PERMANENTE

Deductible HMO Plan — Preventive Care Services and Doctor’s Office Visits

With this Kaiser Permanente health plan, you get a wide range of care and support to help you stay healthy and get the most out of life. Even before you reach your deductible, your doctor’s office visits are covered at a copay or coinsurance and most preventive care services — like routine physical exams, mammograms, and cholesterol screenings — are covered at little or no cost. For other services, you’ll pay just a copay or coinsurance after you reach your deductible. All in all, it’s a financial and physical win-win.

- You pay simple copays or coinsurance for doctor’s office visits and prescription drugs.

- Most preventive care services are covered at little or no cost.

- After you reach your deductible, other covered services are available at a copay or coinsurance.

- You don’t need a referral for certain specialties, like optometry and obstetrics-gynecology.

- Personalized online cost estimates help you know what you’ll pay for scheduled services.

- Your out-of-pocket maximum helps limit the amount you’ll spend for care each year.
# Advantages of Your Health Plan

## A better plan for healthy living

Know what to expect, then jump in with both feet. Your plan helps keep your costs under control, and you get useful tools that help you understand when and how much you can expect to pay. This makes it easier for you to manage your care and get the most out of your plan.

<table>
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<tr>
<th>Limits on how much you pay for care</th>
<th>Limits on how much your family pays</th>
<th>Know before you go</th>
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<tr>
<td>When you get care, you’ll pay just a copay or coinsurance for doctor’s office visits. For other services, you’ll pay the full charges until you reach a set amount known as your deductible. Then you’ll start paying less — just a copay or a percentage of the charges (a coinsurance) for the rest of the year. You also have an out-of-pocket maximum. It helps limit how much you’ll pay for care. If you reach your maximum, you won’t pay for covered services for the rest of the year. This helps protect you financially if you ever get seriously sick or injured. For a small number of services, you may keep paying copays or coinsurance after reaching your maximum.</td>
<td>If your family is covered under your plan, you also have a family deductible and out-of-pocket maximum. When you reach your family deductible, everyone will start paying a copay or coinsurance for covered services instead of the full charges. If a family member reaches his or her individual deductible, he or she will start paying copays or coinsurance before the rest of the family. If you reach your family out-of-pocket maximum, no one in your family will pay for covered services for the rest of the year. And if any family members reach their individual out-of-pocket maximums before the rest of the family, they won’t need to pay for covered services.</td>
<td>Knowing how your plan works can give you a better idea of how much you’ll pay when you get care. Once you’re a member, you can register on our website to use our Estimates and Out-of-Pocket Summary tools. They help you know in advance what you can expect to pay for the services you’re scheduled to receive. You can also see how close you are to reaching your deductible and out-of-pocket maximum. This can help you understand what kinds of payments you’ll need to make.</td>
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### DEDUCTIBLE

The amount you pay each year for covered services before Kaiser Permanente starts paying.

Example: If you have a $500 deductible, you’ll pay the full charges up to $500 before you start paying copays or coinsurance.

### COPAY

A set amount you pay for covered services.

Example: $10 for an office visit, and $20 for generic prescription drugs.
For details about your plan, refer to your *Evidence of Coverage*.

### Keeping your payments simple

When you come in for care, you’ll make a payment for the services you’re scheduled to receive. Your payment may only cover part of what you owe, especially if you get unscheduled services during your visit. In that case, you’ll get a bill later for the difference.

### Your prescription drug coverage

Generic and brand-name drugs are covered at a copay, even before you reach your deductible. To fill your prescriptions, simply visit one of our pharmacies, which are conveniently located at most Kaiser Permanente facilities. For refills, you can order online, by phone, by mail, or in person.

For more information, including resources for managing your costs, visit [kp.org/deductibleplans](http://kp.org/deductibleplans).

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**COINSURANCE**

A percentage of the charges that you pay for covered services.

Example: 20 percent coinsurance for a $200 procedure = $40.

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**OUT-OF-POCKET MAXIMUM**

The maximum amount you’ll pay for covered services each year. For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

Example: If you have a $3,000 out-of-pocket maximum and you reach it before the year’s up, you pay no charges for covered services for the rest of the year.