

CALIFORNIA'S VALUED TRUST
KAISER PERMANENTE HEALTH / RX PLANS – 1 Through 8
October 1, 2016 – September 30, 2017

BENEFIT	KAISER 1	KAISER 2	KAISER 3	KAISER 4	KAISER 5	KAISER 6 w/ Optical Benefit	KAISER 7	KAISER 8 Deductible Plan
Calendar Year Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Individual: \$1,000 Family: \$2,000
Coinsurance	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*
Calendar Year Out of Pocket Maximum (includes deductible, coinsurance, medical & pharmacy copays) †	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000	Individual: \$3,000 Family: \$6,000
Doctor Visits (Primary Care Physician)	\$10 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$35 Copay	\$25 Copay	\$35 Copay	\$20 Copay, No Deductible
Doctor Visits (Specialty Physician)	\$10 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$35 Copay	\$25 Copay	\$35 Copay	\$20 Copay, No Deductible
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%* No Deductible
Outpatient Diagnostic Tests / Imaging	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	\$10 Copay, No Deductible
Radiation Therapy, Chemotherapy	Radiation Therapy: Paid at 100%* Chemotherapy: \$10 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$15 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$20 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$30 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$35 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$25 Copay	Radiation Therapy: Paid at 100%* Chemotherapy: \$35 Copay	Radiation Therapy: Paid at 100% after Deductible is met Chemotherapy: Paid at 100% , No Deductible
Durable Medical Equipment	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 80%	Paid at 80%, No Deductible
Ambulance – Ground/Air	Paid at 100%* If Medically Necessary	Paid at 100%* If Medically Necessary	Paid at 100%* If Medically Necessary	Paid at 100%* If Medically Necessary	Paid at 100%* If Medically Necessary	\$50 Per Trip If Medically Necessary	\$100 Per Trip If Medically Necessary	\$150 Per Trip, If Medically Necessary No Deductible
Physical Therapy	\$10 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$35 Copay	\$25 Copay	\$35 Copay	\$20 Copay No Deductible
Chiropractic	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay Referral by Plan Physician	\$15 Copay Referral by Plan Physician	\$20 Copay Referral by Plan Physician	\$30 Copay Referral by Plan Physician	\$35 Copay Referral by Plan Physician	\$25 Copay Referral by Plan Physician	\$35 Copay Referral by Plan Physician	\$20 Copay, No Deductible Referral by Plan Physician

Page 2	KAISER 1	KAISER 2	KAISER 3	KAISER 4	KAISER 5	KAISER 6 w/ Optical Benefit	KAISER 7	KAISER 8 Deductible Plan
Outpatient Surgery	\$10 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$35 Copay	\$25 Copay	\$250 Copay	Paid at 80% after Deductible is met
Hospital Inpatient	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	\$250 Copay	\$250 Copay	Paid at 80% after Deductible is met
Hospital Emergency Room	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	\$100 Copay Copay waived if admitted as in-patient	Paid at 80% after Deductible is met
Urgent Care	\$10 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$35 Copay	\$25 Copay	\$35 Copay	\$20 Copay
Home Health Care	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* (Limits)	Paid at 100%* No Deductible (Limits)
Telemedicine	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225	For after-hours advice, call 1-888-576-6225
Employee Assistance Program (EAP) through Beacon Health Options™	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit
Prescription Drugs	<u>Retail</u> \$5 Generic \$10 Brand (Up to 30 Day Supply) \$10 Generic \$20 Brand (31- 60 Day Supply) \$15 Generic \$30 Brand (61-100 Day Supply) <u>Mail Order</u> \$5 Generic \$10 Brand (30 Day Supply) \$10 Generic \$20 Brand (31-100 Day Supply)	<u>Retail</u> \$5 Generic \$10 Brand (Up to 30 Day Supply) \$10 Generic \$20 Brand (31- 60 Day Supply) \$15 Generic \$30 Brand (61-100 Day Supply) <u>Mail Order</u> \$5 Generic \$10 Brand (30 Day Supply) \$10 Generic \$20 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$20 Brand (Up to 30 Day Supply) \$20 Generic \$40 Brand (31- 60 Day Supply) \$30 Generic \$60 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$20 Brand (30 Day Supply) \$20 Generic \$40 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$20 Brand (Up to 30 Day Supply) \$20 Generic \$40 Brand (31- 60 Day Supply) \$30 Generic \$60 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$20 Brand (30 Day Supply) \$20 Generic \$40 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$20 Brand (Up to 30 Day Supply) \$20 Generic \$40 Brand (31- 60 Day Supply) \$30 Generic \$60 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$20 Brand (30 Day Supply) \$20 Generic \$40 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$20 Brand (Up to 30 Day Supply) \$20 Generic \$40 Brand (31- 60 Day Supply) \$30 Generic \$60 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$20 Brand (30 Day Supply) \$20 Generic \$40 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$30 Brand (Up to 30 Day Supply) \$20 Generic \$60 Brand (31- 60 Day Supply) \$30 Generic \$90 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$30 Brand (30 Day Supply) \$20 Generic \$60 Brand (31-100 Day Supply)	<u>Retail</u> \$10 Generic \$30 Brand (Up to 30 Day Supply) \$20 Generic \$60 Brand (31- 60 Day Supply) \$30 Generic \$90 Brand (61-100 Day Supply) <u>Mail Order</u> \$10 Generic \$30 Brand (30 Day Supply) \$20 Generic \$60 Brand (31-100 Day Supply)

*** For Covered Expenses Only**

† The pharmacy copayments will not apply to out of pocket maximums for retirees enrolled in a Medicare Senior Advantage Plan.

NOTES: Copays for Infertility: Plans 1 – \$10 Copay; Plan 2 - \$15 Copay; Plan 3 – 50% Copay; Plan 4 - \$30 Copay; Plan 5 - \$35 Copay; Plans 6-8 – 50% Copay.

Copays for Allergy Injections: Plans 1-5 – No Charge; Plans 6-7 - \$5 Per Visit; Plan 8 – No Charge.

Plan 6 - \$175 allowance for lenses, frames & contacts every 24 months

~ EAP – Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes / courses of treatment).

This summary is for comparison purposes only. Please refer to the Evidence of Coverage for complete benefits at www.cvtrust.org/plan-documents