

| 2016 MEDICAL PLANS COMPARISON KAISER SILVER OPTION - HMO ONLY - ACTIVE EMPLOYEES | |
|---|---|
| Benefit | Kaiser Silver |
| Deductible (other than Drugs) | \$1,500 per person; \$3,000 per family |
| Drug Deductible | \$500 per person may for some brand and specialty |
| Ambulance | \$250 per trip after deductible |
| Annual Co-pay limit | |
| Individual | \$6,250 |
| Family | \$12,500 |
| Clinical Trials coverage | Covered as required by legislation |
| Durable Medical Equipment | 20% coinsurance no deductible |
| Emergency Services | \$250 pr visit after deductible |
| Urgent Care | \$45 copay/visit no deductible |
| Home Health Care | No charge no deductible |
| Hospital | |
| Inpatient | 20% coinsurance after deductible |
| Outpatient | 20% coinsurance no deductible |
| Mental Health and Substance Use | |
| Inpatient | 20% coinsurance after deductible |
| Outpatient | \$45 individual no deductible \$22 group no deductible; \$5 substance use |
| Outpatient Diagnostic-X-ray and Laboratory | Most \$65/encounter - X-rays; \$45 per encounter - Lab; MRI, most CT, PET - \$250 per procedure - no deductible |
| Physical exam | No charge no deductible |
| Physical Occupational, speech therapy | \$45 copay/visit no deductible |
| Physician Services - | |
| Office/Home visit | \$45 per visit no deductible; specialist - \$65/visit |
| Well baby care through age 23 months | No charge no deductible |
| Preventive health | No charge no deductible |
| Prenatal and postnatal care | No charge no deductible |
| Prescription Drugs | After deductible for some Brand and Specialty; no deductible for Generics Generic \$15 copay - 30-day; \$30 copay mail (100-day) Brand \$50 copay - 30-day retrail; \$100-mail (100--day) |
| Skilled Nursing Facility | 20% coinsurance after deductible |
| Routine eye exam | No charge - exam, lens and frames, no deductible every 12 months |
| Hearing exam | No charge, no deductible |

Note: This is only a summary of your benefits; Refer to the EOC or disclosure forms for HMO benefit details, and