

Proposed Benefit Summary
107720 Medical Management Consultants, Inc.

Principal Benefits for Kaiser Permanente Traditional Plan (1/1/11—12/31/11)

The Services described below are covered only if all 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 Care, 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

| | |
|---|----------------|
| Routine preventive care: | |
| Physical exams | \$20 per visit |
| Well-child visits (through age 23 months) | No charge |
| Family planning visits | \$20 per visit |
| Scheduled prenatal care visits and first postpartum visit | No charge |
| Eye exams for refraction | \$20 per visit |
| Hearing tests | \$20 per visit |
| Flexible sigmoidoscopies | \$20 per visit |
| Primary and specialty care visits | \$20 per visit |
| Urgent care visits..... | \$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 injection visits | No charge |
| Allergy testing visits | \$20 per visit |
| Most vaccines (immunizations) | No charge |
| X-rays and lab tests..... | No charge |
| Health education: | |
| Individual visits | \$20 per visit |
| Group educational programs..... | No charge |

Hospitalization Services You Pay

| | |
|---|-----------|
| Room and board, surgery, anesthesia, X-rays, lab tests, and drugs | No charge |
|---|-----------|

Emergency Health Coverage You Pay

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|-----------------------------------|----------------|
| Emergency Department visits | \$50 per visit |
|-----------------------------------|----------------|

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 | \$50 per trip |
|--------------------------|---------------|

Prescription Drug Coverage You Pay

Most covered outpatient items in accord with our drug formulary guidelines:

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|---|--|
| Generic 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 |
| Generic refills from our mail-order service | \$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply |

continued

| Prescription Drug Coverage | You Pay |
|--|--|
| Brand-name items from a Plan Pharmacy | \$30 for up to a 30-day supply, \$60 for a 31- to 60-day supply, or \$90 for a 61- to 100-day supply |
| Brand-name refills from our mail-order service | \$30 for up to a 30-day supply or \$60 for a 31- to 100-day supply |
| Durable Medical Equipment | You Pay |
| Covered durable medical equipment for home use in accord with our durable medical equipment formulary guidelines | No charge |
| Mental Health Services | You Pay |
| Inpatient psychiatric hospitalization and intensive psychiatric treatment programs..... | No charge |
| Outpatient individual and group visits..... | \$20 per individual visit \$10 per group visit |
| Chemical Dependency Services | You Pay |
| Inpatient detoxification..... | No charge |
| Outpatient individual visits | \$20 per visit |
| Outpatient group visits..... | \$5 per visit |
| Home Health Services | You Pay |
| Home health care (up to 100 visits per calendar year) | No charge |
| Other | You Pay |
| 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).