

Benefit Summary Traditional & Early Retirees
CID#780 IBEW Local 332 H&W Trust

Principal Benefits for Kaiser Permanente Traditional Plan (6/1/08—12/31/08)

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 Northern 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 after the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:	
For self-only enrollment (a Family Unit of one Member)	\$1,500 per calendar year
For any one Member in a Family Unit of two or more Members	\$1,500 per calendar year
For an entire Family Unit of two or more Members	\$3,000 per calendar year
Deductible or Lifetime Maximum	None
Professional Services (Plan Provider office visits)	You Pay
Primary and specialty care visits (includes routine and Urgent Care appointments)	\$10 per visit
Routine preventive physical exams	\$10 per visit
Well-child preventive care visits (0–23 months)	\$5 per visit
Family planning visits	\$10 per visit
Scheduled prenatal care and first postpartum visit	\$5 per visit
Routine preventive refraction exams	\$10 per visit
Routine preventive hearing tests	\$10 per visit
Physical, occupational, and speech therapy visits	\$10 per visit
Outpatient Services	You Pay
Outpatient surgery	\$10 per procedure
Allergy injection visits	No charge
Allergy testing visits	\$10 per visit
Vaccines (immunizations)	No charge
X-rays and lab tests	No charge
Health education:	
Individual visits	\$10 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
Emergency Department visits	\$50 per visit (does not apply if admitted directly to the hospital as an inpatient)
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 from Plan Pharmacies or from our mail-order program:	
Generic items	\$10 for up to a 100-day supply
Brand-name items	\$20 for up to a 100-day supply
Durable Medical Equipment (DME)	You Pay
Covered DME for home use in accord with our DME formulary guidelines	No charge
Mental Health Services	You Pay
Inpatient psychiatric care (up to 45 days per calendar year)	No charge

continued

Mental Health Services	You Pay
Outpatient visits:	
Up to a total of 20 individual and group visits per calendar year	\$10 per individual visit \$5 per group visit
Up to 20 additional group visits that meet the Medical Group criteria in the same calendar year	\$5 per group visit
Note: Visit and day limits do not apply to serious emotional disturbances of children and severe mental illnesses as described in the EOC.	

Chemical Dependency Services	You Pay
Inpatient detoxification	No charge
Outpatient individual visits	\$10 per visit
Outpatient group visits	\$5 per visit
Transitional residential recovery Services (up to 60 days per calendar year, not to exceed 120 days in any five-year period)	\$100 per admission

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
Chiropractor	\$10 per visit / 30 visits per year

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).