

Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (1/1/26—12/31/26)

Plan Out-of-Pocket Maximum

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to the following amount:

For any one Member\$1,000 per calendar year

Plan Deductible

None

Professional Services (Plan Provider office visits)

You Pay

Most Primary Care Visits and most Non-Physician Specialist Visits \$10 per visit

Most Physician Specialist Visits \$10 per visit

Annual Wellness visit and the “Welcome to Medicare” preventive visit No charge

Routine physical exams No charge

Routine eye exams with a Plan Optometrist \$10 per visit

Urgent care consultations, evaluations, and treatment \$10 per visit

Physical, occupational, and speech therapy \$10 per visit

Outpatient Services

You Pay

Outpatient surgery and certain other outpatient procedures \$10 per procedure

Most immunizations (including the vaccine) No charge

Most X-rays and laboratory tests No charge

Manual manipulation of the spine \$10 per visit

Hospital Inpatient Services

You Pay

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

Emergency Services

You Pay

Emergency department visits \$50 per visit

Ambulance Services

You Pay

Ambulance Services \$50 per trip

Prescription Drug Coverage

You Pay

This plan covers Medicare Part D prescription drugs in accord with our Part D formulary.

Initial coverage stage—until you have spent \$2,100 in 2026. (If you spend \$2,100, you move on to the catastrophic coverage stage).....

Generic drugs: \$10 for up to a 100-day supply

Brand-name drugs: \$20 for up to a 100-day supply

Specialty drugs: 25 percent

Coinurance (not to exceed \$150) for up to a 100-day supply

Catastrophic coverage stage..... No charge

Note: For each covered insulin, you will not pay more than \$35 for a 30-day supply, \$70 for a 31- to 60-day supply, and \$105 for a 61- to 100-day supply.

Durable Medical Equipment (DME)

You Pay

Covered durable medical equipment for home use No charge

continued

Mental Health Services		You Pay
Inpatient psychiatric hospitalization		No charge
Individual outpatient mental health evaluation and treatment.....		\$10 per visit
Group outpatient mental health treatment		\$5 per visit
Substance Use Disorder Treatment		You Pay
Inpatient detoxification		No charge
Individual outpatient substance use disorder evaluation and treatment.....		\$10 per visit
Group outpatient substance use disorder treatment.....		\$5 per visit
Home Health Services		You Pay
Home health care (part-time, intermittent)		No charge
Other		You Pay
Eyeglasses or contact lenses every 24 months		Amount in excess of \$150 Allowance
Skilled nursing facility care (up to 100 days per benefit period).....		No charge
External prosthetic and orthotic devices		No charge
Fitness benefit – One Pass™ (includes access to in-network gyms and one home fitness kit per calendar year).....		No charge

Summary of Benefits booklet

This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For additional information, please refer to the *Summary of Benefits* booklet enclosed; for a complete explanation, refer to the *EOC*.