

Disclosure Form Part One

REEP
HSA

Home Region: Southern California

7/1/24 through 6/30/25

Principal benefits for Kaiser Permanente HSA-Qualified High Deductible Health Plan (“HDHP”) HMO

“Kaiser Permanente HSA-Qualified High Deductible Health Plan (“HDHP”) HMO” is a health benefit plan that meets the requirements of Section 223(c)(2) of the Internal Revenue Code. For a complete explanation, please refer to the EOC.

Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

Out-of-Pocket Maximums and Deductibles

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

| Amounts Per Accumulation Period | Self-Only Coverage (a Family of one Member) | Family Coverage Each Member in a Family of two or more Members | Family Coverage Entire Family of two or more Members |
|--|---|---|---|
| Plan Out-of-Pocket Maximum | \$3,200 | \$3,200 | \$6,400 |
| Plan Deductible | \$1,600 | \$3,200 | \$3,200 |
| Drug Deductible | Not applicable | Not applicable | Not applicable |

Plan Provider Office Visits

| | You Pay |
|--|---|
| Most Primary Care Visits and most Non-Physician Specialist Visits..... | 10% Coinsurance after Plan Deductible |
| Most Physician Specialist Visits | 10% Coinsurance after Plan Deductible |
| Routine physical maintenance exams, including well-woman exams | No charge (Plan Deductible doesn't apply) |
| Well-child preventive exams (through age 23 months) | No charge (Plan Deductible doesn't apply) |
| Scheduled prenatal care exams..... | No charge (Plan Deductible doesn't apply) |
| Routine eye exams with a Plan Optometrist | 10% Coinsurance (Plan Deductible doesn't apply) |
| Urgent care consultations, evaluations, and treatment | 10% Coinsurance after Plan Deductible |
| Most physical, occupational, and speech therapy..... | 10% Coinsurance after Plan Deductible |

Telehealth Visits

| | You Pay |
|--|---------------------------------|
| Primary Care Visits and Non-Physician Specialist Visits by interactive video | No charge after Plan Deductible |
| Physician Specialist Visits by interactive video | No charge after Plan Deductible |
| Primary Care Visits and Non-Physician Specialist Visits by telephone.. | No charge after Plan Deductible |
| Physician Specialist Visits by telephone | No charge after Plan Deductible |

Outpatient Services

| | You Pay |
|---|---|
| Outpatient surgery and certain other outpatient procedures | 10% Coinsurance after Plan Deductible |
| Most immunizations (including the vaccine)..... | No charge (Plan Deductible doesn't apply) |
| Most X-rays and laboratory tests..... | 10% Coinsurance after Plan Deductible |
| Preventive X-rays, screenings, and laboratory tests as described in the EOC | No charge (Plan Deductible doesn't apply) |

Hospital Inpatient Services

| | You Pay |
|--|---------------------------------------|
| Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs | 10% Coinsurance after Plan Deductible |

Emergency Services

| | You Pay |
|-----------------------------------|---------------------------------------|
| Emergency department visits | 10% Coinsurance after Plan Deductible |

Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share instead of the emergency department Cost Share (see “Hospital Inpatient Services” for inpatient Cost Share)

Ambulance Services

| | You Pay |
|-------------------------|---------------------------------------|
| Ambulance Services..... | 10% Coinsurance after Plan Deductible |

Prescription Drug Coverage

| | You Pay |
|--|--|
| Covered outpatient items in accord with our drug formulary guidelines: Most generic items (Tier 1) at a Plan Pharmacy | \$10 for up to a 30-day supply after Plan Deductible |

(continues)

Disclosure Form Part One

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Prescription Drug Coverage**You Pay**

| | |
|---|---|
| Most generic (Tier 1) refills through our mail-order service | \$20 for up to a 100-day supply after Plan Deductible |
| Most brand-name items (Tier 2) at a Plan Pharmacy | \$30 for up to a 30-day supply after Plan Deductible |
| Most brand-name (Tier 2) refills through our mail-order service | \$60 for up to a 100-day supply after Plan Deductible |
| Most specialty items (Tier 4) at a Plan Pharmacy | \$30 for up to a 30-day supply after Plan Deductible |

Durable Medical Equipment (DME)**You Pay**

| | |
|---|---------------------------------------|
| Base DME items as described in the <i>EOC</i> | 10% Coinsurance after Plan Deductible |
| Supplemental DME items up to a \$2,500 benefit limit per Accumulation Period as described in the <i>EOC</i> | 10% Coinsurance after Plan Deductible |

Mental Health Services**You Pay**

| | |
|--|---------------------------------------|
| Inpatient psychiatric hospitalization | 10% Coinsurance after Plan Deductible |
| Individual outpatient mental health evaluation and treatment | 10% Coinsurance after Plan Deductible |
| Group outpatient mental health treatment | 10% Coinsurance after Plan Deductible |

Substance Use Disorder Treatment**You Pay**

| | |
|---|---------------------------------------|
| Inpatient detoxification | 10% Coinsurance after Plan Deductible |
| Individual outpatient substance use disorder evaluation and treatment | 10% Coinsurance after Plan Deductible |
| Group outpatient substance use disorder treatment | 10% Coinsurance after Plan Deductible |

Home Health Services**You Pay**

| | |
|---|---------------------------------|
| Home health care (up to 100 visits per Accumulation Period) | No charge after Plan Deductible |
|---|---------------------------------|

Other**You Pay**

| | |
|--|---------------------------------------|
| Skilled nursing facility care (up to 100 days per benefit period) | 10% Coinsurance after Plan Deductible |
| Prosthetic and orthotic devices as described in the <i>EOC</i> | No charge after Plan Deductible |
| Diagnosis and treatment of infertility and artificial insemination | Not covered |
| Assisted reproductive technology ("ART") Services | Not covered |
| Hospice care | No charge after Plan Deductible |

This is a summary of the most frequently asked-about benefits. 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 a complete explanation, please refer to the *EOC*. Please note that we provide all benefits required by law (for example, diabetes testing supplies).



Kaiser Foundation Health Plan, Inc.
Southern California

Disclosure Form Amendment for Chiropractic Services

This document amends your Kaiser Foundation Health Plan, Inc. *Disclosure Form* to add coverage for Chiropractic Services.

Your Kaiser Permanente Chiropractic Benefit

Benefit Highlights

| Professional Services (ASH Participating Provider office visits) | You Pay |
|--|--------------------------------------|
| Chiropractic office visits (up to a total of 20 visits per 12-month period) .. | \$10 per visit after Plan Deductible |
| Other | You Pay |
| X-rays and laboratory tests that are covered Chiropractic Services | No charge after Plan Deductible |
| Chiropractic supports and appliances | No charge after Plan Deductible |

This is a summary of the most frequently asked-about benefits. 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 a complete explanation, refer to the Chiropractic Services amendment to your Health Plan *EOC*.

Introduction

Kaiser Foundation Health Plan, Inc. contracts with American Specialty Health Plans of California, Inc. (“ASH Plans”) to make the network of ASH Participating Providers available to you. When you need chiropractic care, you have direct access to more than 3,400 licensed chiropractors in California.

In addition to the terms defined in the “Definitions” section of your *Disclosure Form*, some capitalized terms have special meaning in this document, as described in the "Definitions" section at the end of this document.

This amendment is only a summary of your chiropractic coverage. The Chiropractic Services Amendment to your *EOC* provides details about the terms and conditions of your chiropractic coverage, including exclusions and limitations.

To obtain the amendment to your *EOC* please contact your group.

ASH Participating Providers

The list of ASH Participating Providers is available on the ASH Plans Website at ashlink.com/ash/kp or from the ASH Plans Customer Service Department at **1-800-678-9133** (TTY users call 711) weekdays from 5 a.m. to 6 p.m. The list of ASH Participating Providers is subject to change at any time without notice.

How to Obtain Services

You can obtain services from any ASH Participating Providers without a referral from a Plan Physician.

To obtain services, call an ASH Participating Provider to schedule an initial examination. If additional Services are required after the initial examination, verification that the Services are Medically Necessary may be required. Your ASH Participating Provider will request any required medical necessity determinations. An ASH Plans' clinician in the same or similar specialty as the provider of Services under review will determine whether the Services are or were Medically Necessary Services. For more information about how to obtain covered Services, refer to the Chiropractic Services amendment to your Health Plan *EOC*.

Second Opinions

You may request a second opinion in regard to covered Service by contacting another ASH Participating Provider. Your visit to another ASH Participating Provider for a second opinion generally will count toward any visit limit, if applicable. An ASH Participating Provider may also request a second opinion in regard to covered Services by referring you to another ASH Participating Provider in the same or similar specialty. When you are referred by an ASH Participating Provider to another ASH Participating Provider for a second opinion, your visit to the other ASH Participating Provider will not count toward any visit limit, if applicable. An authorization or denial of your request for a second opinion will be provided in an expeditious manner, as appropriate for your condition. If your request for a second opinion is denied, you will be notified in writing of the reasons for the denial, and of your right to file a grievance as described in your Health Plan *EOC*.

Your Costs

When you receive covered Services, you must pay the Cost Share as described in the Chiropractic Services amendment to your Health Plan *EOC*. If you are not a Kaiser Permanente Senior Advantage Member, any Cost Share you pay for covered Services applies toward the Plan Deductible and Plan Out-of-Pocket Maximum described in your Health Plan *EOC*.

ASH Plans Customer Service

If you have question about the Services you can get from an ASH Participating Provider, you may call the ASH Plans Customer Service Department toll free at **1-800-678-9133** (TTY users call **711**) weekdays from 5 a.m. to 6 p.m.

Exclusions

The items and services listed in this "Exclusions" section are excluded from coverage under the Chiropractic Services amendment. (Note: Some items and services listed in this "Exclusions" section may be covered Services under your Health Plan *EOC*. Please refer to your Health Plan *EOC* for details.) These exclusions apply to all Services that would otherwise be covered under the Chiropractic Services amendment regardless of whether the services are within the scope of a provider's license or certificate:

- Services provided by a chiropractor that are not within the scope of licensure for a chiropractor licensed in California
- Adjunctive therapy not associated with spinal, muscle, or joint manipulations
- Air conditioners, air purifiers, therapeutic mattresses, chiropractic appliances, durable medical equipment, supplies, devices, appliances, and any other item except those listed as covered under "Chiropractic Supports and Appliances" in the "Covered Services" section of this Amendment
- Services for asthma or addiction, such as nicotine addiction
- Hypnotherapy, behavior training, sleep therapy, and weight programs
- Thermography
- Experimental or investigational Services. If coverage for a Service is denied because it is experimental or investigational and you want to appeal the denial, refer to your Health Plan *EOC* for information about the appeal process
- CT scans, MRIs, PET scans, bone scans, nuclear medicine, and any other type of diagnostic imaging or radiology other than X-rays covered under the "Covered Services" section of this Amendment
- Ambulance and other transportation
- Education programs, non-medical self-care or self-help, any self-help physical exercise training, and any related diagnostic testing
- Services for pre-employment physicals or vocational rehabilitation
- Drugs and medicines, including non-legend or proprietary drugs and medicines

- Services you receive outside the state of California, except for Services covered under “Emergency and Urgent Services Covered Under this Amendment” in the “Covered Services” section
- Hospital services, anesthesia, manipulation under anesthesia, and related services
- Dietary and nutritional supplements, such as vitamins, minerals, herbs, herbal products, injectable supplements, and similar products
- Massage therapy
- Maintenance care (services provided to Members whose treatment records indicate that they have reached maximum therapeutic benefit)

Definitions

ASH Participating Provider: A chiropractor who is licensed to provide chiropractic services in California and who has a contract with ASH Plans to provide Medically Necessary Chiropractic Services to you. A list of ASH Participating Providers is available on the ASH Plans website at ashlink.com/ash/kaisercamedicare for Kaiser Permanente Senior Advantage Members, or ashlink.com/ash/kp for all other Members, or from the ASH Plans Customer Service Department toll free at **1-800-678-9133** (TTY users call **711**). The list of ASH Participating Providers is subject to change at any time, without notice. If you have questions, please call the ASH Plans Customer Service Department.

ASH Plans: American Specialty Health Plans of California, Inc., a California corporation.

Chiropractic Services: Chiropractic services include spinal and extremity manipulation and adjunctive therapies such as ultrasound, therapeutic exercise, or electrical muscle stimulation, when provided during the same course of treatment and in conjunction with chiropractic manipulative services, and other services provided or prescribed by a chiropractor (including laboratory tests, X-rays, and chiropractic supports and appliances) for the treatment of your Musculoskeletal and Related Disorder.

Musculoskeletal and Related Disorders: Conditions with signs and symptoms related to the nervous, muscular, and/or skeletal systems. Musculoskeletal and Related Disorders are conditions typically categorized as structural, degenerative, or inflammatory disorders; or biomechanical dysfunction of the joints of the body and/or related components of the muscle or skeletal systems (muscles, tendons, fascia, nerves, ligaments/capsules, discs and synovial structures) and related manifestations or conditions.

Treatment Plan: The course of treatment for your Musculoskeletal and Related Disorder, which may include laboratory tests, X-rays, chiropractic supports and appliances, and a specific number of visits for chiropractic manipulations (adjustments) and adjunctive therapies that are Medically Necessary Chiropractic Services for you.