

**Benefit Summary**



**Customer Name: ROBERT HALF**

**Customer ID: 17708**

**Kaiser Permanente Hawaii Deductible HMO Plan (01/01/2022— 12/31/2022)**

**Accumulation Period**

The Accumulation Period for this plan is 1/1/2022 through 12/31/2022 (calendar year).

**Out-of-Pocket Maximum(s) and Deductible(s)**

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.

Amounts Per Accumulation Period	Member Coverage (Per Member)	Family Coverage Entire Family of three or more Members
Plan Out-of-Pocket Maximum	\$2,200	\$4,400
Plan Deductible	\$200	\$400
Specialty Drug Deductible	\$250	\$500

**Professional Services (Plan Provider office visits)**

**You Pay**

Most Primary Care Visits and most Non-Physician Specialist Visits.....	\$15 copay per visit; Plan Deductible doesn't apply
Most Physician Specialist Visits .....	\$15 copay per visit; Plan Deductible doesn't apply
Routine physical maintenance exams, including well-woman exams <sup>(1)</sup> .....	No charge per visit; Plan Deductible doesn't apply
Well-child preventive exams (18 months and younger) <sup>(2)</sup> .....	No charge per visit; Plan Deductible doesn't apply
Family planning counseling and consultations .....	No charge per visit; Plan Deductible doesn't apply
Scheduled prenatal care exams & 1 <sup>st</sup> Postnatal exam.....	\$15 copay for initial visit; no charge for scheduled routine visits & 1 <sup>st</sup> postnatal exam; Plan Deductible doesn't apply
Routine eye exams with a Plan Optometrist or Ophthalmologist .....	\$15 copay per visit; Plan Deductible doesn't apply
Hearing exams .....	\$15 copay per visit; Plan Deductible doesn't apply
Most physical, occupational, and speech therapy.....	\$15 copay per visit; Plan Deductible doesn't apply
Urgent care consultations, evaluations, and treatment.....	\$15 copay per visit at Kaiser Permanente facilities within the Hawaii Service Area; 20% of applicable charges at non-Kaiser Permanente facilities outside the Hawaii Service Area; Plan Deductible doesn't apply

**Outpatient Services**

**You Pay**

Outpatient surgery and certain other outpatient procedures.....	10% Coinsurance per procedure after Plan Deductible
Most immunizations (travel immunizations not covered).....	No charge; Plan Deductible doesn't apply
Most <b>basic</b> laboratory tests .....	\$20 copay per day; Plan Deductible doesn't apply
Most <b>basic</b> X-rays.....	\$20 copay per day; Plan Deductible doesn't apply
Preventive X-rays, screenings, and laboratory tests as described in the EOC .....	No charge; Plan Deductible doesn't apply
<b>Specialty</b> labs and x-rays, including MRI, most CT, and PET scan.....	20% Coinsurance per test after Plan Deductible
Radiation Therapy.....	20% Coinsurance; Plan Deductible doesn't apply
Covered individual health education counseling.....	\$15 copay per visit; Plan Deductible doesn't apply
\$500 copay for bariatric counselling; \$100 copay for weight management counselling	

**Hospitalization Services**

**You Pay**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .....	10% Coinsurance after Plan Deductible
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**Emergency Health Coverage**

**You Pay**

Emergency Department visits.....	20% Coinsurance per visit; Plan Deductible doesn't apply to physician services. 20% Coinsurance after Plan Deductible applies to any Specialty Labs and X-rays performed during emergency room visit. Note: This Cost Share does not apply if admitted directly to the hospital as an inpatient for covered Services (see "Hospitalization Services" for inpatient Cost Share).
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Ambulance Services	You Pay
Ambulance Services.....	20% Coinsurance per trip; Plan Deductible doesn't apply
Prescription Drug Coverage	You Pay
Covered outpatient items in accord with our drug formulary guidelines. Plan Deductible does apply to generic or brand-name items	
Most maintenance drugs at a retail Plan Pharmacy <sup>(3)</sup> .....	\$10 copay for up to a 30-day supply;
Most maintenance drugs through our mail order service <sup>(4)</sup> .....	\$20 copay for up to a 90-day supply
Most generic items at a retail Plan Pharmacy <sup>(3)</sup> .....	\$20 copay for up to a 30-day supply
Most generic refills through our mail-order service <sup>(4)</sup> .....	\$40 copay for up to a 90-day supply
Most brand-name items at a retail Plan Pharmacy <sup>(3)</sup> .....	50% Coinsurance for up to a 30-day supply
Most brand-name refills through our mail-order service <sup>(4)</sup> .....	50% Coinsurance for up to a 90-day supply
Most specialty items at a retail Plan Pharmacy <sup>(3)</sup> .....	50% Coinsurance after Drug Deductible for up to a 30-day supply
Durable Medical Equipment (DME)	You Pay
DME items in accord with our DME formulary guidelines.....	10% Coinsurance
Plan Deductible doesn't apply to DME items	50% Coinsurance for diabetic equipment
Mental Health Services	You Pay
Inpatient psychiatric hospitalization.....	10% Coinsurance after Plan Deductible
Individual outpatient mental health evaluation and treatment.....	\$15 copay per visit; Plan Deductible doesn't apply
Group outpatient mental health treatment.....	\$15 copay per visit; Plan Deductible doesn't apply
Chemical Dependency Services	You Pay
Inpatient detoxification.....	10% Coinsurance after Plan Deductible
Individual outpatient chemical dependency evaluation and treatment.....	\$15 copay per visit; Plan Deductible doesn't apply
Group outpatient chemical dependency treatment.....	\$15 copay per visit; Plan Deductible doesn't apply
Home Health Services	You Pay
Home health care.....	No charge (office visit copays apply to physician visits)
Nurse and home health aide visits to homebound members, when prescribed by a Kaiser Permanente physician). Plan Deductible doesn't apply	
Other	You Pay
Skilled nursing facility care (up to 120 days per calendar year).....	10% Coinsurance after Plan Deductible
Hospice care.....	No charge (office visit copays apply to physician visits)
Hearing Aids.....	10% Coinsurance of applicable charges; provided every r provided every 36 months for each hearing impaired ear; Plan Deductible doesn't apply
Chiropractic care (up to 20 visits per calendar year).....	\$20 copay

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).

**Notes:**

- (1) One well-woman office visit or office visit for physical exam per calendar year. Preventive screenings covered at no charge include all services mandated by the Patient Protection and Affordable Care Act.
- (2) At birth, ages 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, and 18 months.
- (3) Up to a 30-consecutive-day supply or an amount determined by the Health Plan formulary.
- (4) Applies to refills for most maintenance drugs. The mail-order program does not apply to certain drugs and mailing is limited to addresses inside the Hawaii Service Area.