Disclosure Form Part One

101829 CALIFORNIA INSTITUTE OF TECHNOLOGY

Home Region: Southern California

1/1/26 through 12/31/26

Principal benefits for Kaiser Permanente Traditional HMO Plan

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.

| | Self-Only Coverage | Family Coverage | Family Coverage | |
|--|-----------------------------|-------------------------|--------------------------------|--|
| Amounts Per Accumulation Period | (a Family of one Member) | Each Member in a Family | Entire Family of two or | |
| | , | of two or more Members | more Members | |
| Plan Out-of-Pocket Maximum | \$1,500 | \$1,500 | \$3,000 | |
| Plan Deductible | None | None | None | |
| Drug Deductible | None | None | None | |
| Plan Provider Office Visits You Pay | | | | |
| Most Primary Care Visits and most Non-Physician Specialist Visits | | | | |
| Most Physician Specialist Visits Routine physical maintenance exams, including well-woman exams | | | | |
| | | | | |
| Well-child preventive exams (through a | | | | |
| Routine eye exams with a Plan Optome | | | | |
| Urgent care consultations, evaluations, and treatment | | | | |
| | | · | • | |
| Telehealth Visits Primary Care Visits and Non-Physician Specialist Visits by interactive | | | You Pay | |
| video or telephone | ve No charge | | | |
| video or telephonePhysician Specialist Visits by interactive video or telephone | | No charge | No charge | |
| Outpatient Services | | · · | | |
| Outpatient services Outpatient surgery and certain other outpatient procedures | | | You Pay \$150 per procedure | |
| Most immunizations (including the vaccine) | | No charge | No charge | |
| Most X-rays and laboratory tests | | | | |
| Hospital Inpatient Services | | <u> </u> | You Pay | |
| Room and board, surgery, anesthesia, | X-rays laboratory tests and | | | |
| drugs | | | | |
| Emergency Services and Care | | You Pay | You Pay | |
| Emergency Services and Care Emergency department visits | | \$250 per visit | \$250 per visit | |
| 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 | | No charge | No charge | |
| Prescription Drug Coverage | | You Pay | You Pay | |
| Covered outpatient items in accord with our drug formulary guidelines: | | | | |
| Most generic items (Tier 1) at a Plan | | | | |
| order service | | | supply | |
| Most brand-name items (Tier 2) at a | | | | |
| mail-order service | | | | |
| Most specialty items (Tier 4) at a Plan Pharmacy | | | supply | |
| Durable Medical Equipment (DME) | | You Pay | | |
| DME items as described in the EOC | | No cnarge | | |
| Mental Health Services | | You Pay | | |
| Mental Health Services Inpatient psychiatric hospitalization | | \$250 per admission | | |
| Individual outpatient mental health evaluation and treatment | | | \$15 per visit | |
| Group outpatient mental health treatment | | \$7 per visit | | |
| Substance Use Disorder Treatment | | | | |
| Inpatient detoxification | | | | |

(continues)

| Disclosure Form Part One | (continued) | |
|---|-------------------------------------|--|
| Substance Use Disorder Treatment | You Pay | |
| Individual outpatient substance use disorder evaluation and treatment | \$15 per visit | |
| Group outpatient substance use disorder treatment | \$5 per visit | |
| Home Health Services | You Pay | |
| Home health care (up to 100 visits per Accumulation Period) | No charge | |
| Other | You Pay | |
| Eyeglasses or contact lenses every 24 months | Amount in excess of \$150 Allowance | |
| Hearing aids every 36 months Amount in excess of \$2,000 Allowance | | |
| | ear | |
| Skilled nursing facility care (up to 100 days per benefit period) | No charge | |
| Prosthetic and orthotic devices as described in the EOC | No charge | |

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*.

Disclosure Form Part Two

The *Disclosure Form Part Two* provides an overview of important features of your Health Plan membership, including how to obtain Services, principal exclusions, and important notices. To view or download a copy, go to kp.org/choosekp or call Member Services at 1-800-464-4000 (TTY users call 711).