Benefit Summary
QTC Management
Group Number: 2066200

KAISER PERMANENTE®

Effective Date 1/1/2023	**Health Plan** Core HMO	**Ref** RQ-171445

This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.

In accordance with the Patient Protection and Affordable Care Act of 2010,

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and
- Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.

Benefits	**Inside Network**
Plan deductible	Individual deductible: $2,500 per calendar year Family deductible: $5000 per calendar year
Individual deductible carryover	4th quarter carryover applies
Plan coinsurance	Plan pays 80%, you pay 20%
Deductible and/or coinsurance waiver riders	Deductible and coinsurance do not apply to office visits
Out-of-pocket limit	Individual out-of-pocket limit: $5,000 Family out-of-pocket limit: $10000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services
Pre-existing condition (PEC) **waiting period**	No PEC
Lifetime maximum	Unlimited
Outpatient services (Office visits)	$25 copay primary/$35 copay specialty, deductible and coinsurance do not apply
Hospital services	**Inpatient services:** Deductible and coinsurance apply **Outpatient surgery:** Deductible and coinsurance apply
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Generic/Brand/Non-Preferred/Specialty $15/$35/$70/20% up to $250 per 30 day supply
Prescription mail order	2 x prescription cost share per 90 day supply
Acupuncture	Covered up to 20 visits per calendar year $25 copay, deductible and coinsurance do not apply
Ambulance services	$150 copay per trip, deductible applies
Chemical dependency	**Inpatient:** Deductible and coinsurance apply **Outpatient:** $25 copay, deductible and coinsurance do not apply
Devices, equipment and supplies • Durable medical equipment • Orthopedic appliances • Post-mastectomy bras limited to two (2) every six (6) months • Ostomy supplies • Prosthetic devices	Deductible and coinsurance apply, includes Orthotics
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
Diagnostic lab and X-ray services	**Inpatient:** Covered under Hospital services **Outpatient:** $10 copay, deductible applies; MRI/CT/PET: $150 copay, deductible applies High end radiology imaging services such as CT, MRI and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.

Emergency services (copay waived if admitted)	$200 copay at a designated facility $200 copay at a non designated facility Deductible applies
Hearing exams (routine)	$25 copay, deductible and coinsurance do not apply
Hearing hardware	$1,000 per ear every 36 months
Home health services	Covered in full. No visit limit.
Hospice services	Covered in full
Infertility services	Specific diagnostic services, medical and surgical treatment and artificial insemination are covered subject to a 50% coinsurance, deductible applies. Drug therapy subject to a 50% coinsurance.
Manipulative therapy	Covered up to 20 visits per calendar year without prior authorization $25 copay, deductible and coinsurance do not apply
Massage services	See Rehabilitation services
Maternity services	**Inpatient:** Deductible and coinsurance apply **Outpatient:** $25 copay, deductible and coinsurance do not apply. Routine care not subject to outpatient services copay.
Mental Health	**Inpatient:** Deductible and coinsurance apply **Outpatient:** $25 copay, deductible and coinsurance do not apply
Naturopathy	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan $25 copay, deductible and coinsurance do not apply
Newborn Services	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
Obesity-related surgery (bariatric)	Covered at cost shares when medical criteria is met
Organ transplants	Unlimited, no waiting period **Inpatient:** Deductible and coinsurance apply **Outpatient:** $25 copay, deductible and coinsurance do not apply
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full Women's contraception is covered as preventive, and Men's contraception is covered in full
Rehabilitation services Rehabilitation visits are a total of combined therapy visits per calendar year	**Inpatient:** No limit. Services with mental health diagnoses are covered with no limit. Deductible and coinsurance apply **Outpatient:** 90 visits per calendar year. Services with mental health diagnoses are covered with no limit. $25 copay primary/$35 copay specialty, deductible and coinsurance do not apply
Skilled nursing facility	Up to 100 days per calendar year, deductible and coinsurance apply
Sterilization (vasectomy, tubal ligation)	Covered in full
Temporomandibular Joint (TMJ) **services**	**Inpatient:** Deductible and coinsurance apply **Outpatient:** $25 copay, deductible and coinsurance do not apply
Tobacco cessation counseling	Quit for Life Program - covered in full
Routine vision care (1 visit every 12 months)	$25 copay, deductible and coinsurance waived
Optical hardware Lenses, including contact lenses and frames	Not covered
Virtual Care Including Telemedicine, Telephone Services and Online (E-Visits)	Covered in full