Disclosure Form Part One

979 SANTA CLARA UNIVERSITY Home Region: Northern 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 age 23 months)				
Routine eye exams with a Plan Optometrist				
Urgent care consultations, evaluations, and treatment				
Most physical, occupational, and speech therapy				
Telehealth Visits		You Pay		
Primary Care Visits and Non-Physician Specialist Visits by interactive				
video or telephone		No charge		
Physician Specialist Visits by interactive video or telephone		No charge	No charge	
Outpatient Services		You Pay		
Outpatient surgery and certain other outpatient procedures				
Most immunizations (including the vaccine)				
Most X-rays and laboratory tests		No charge	•	
Hospital Inpatient Services		You Pay		
Room and board, surgery, anesthesia, X-rays, laboratory tests, and				
drugs		•	·	
Emergency Services and Care			You Pay	
Emergency department visits				
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)				
		nt Cost Share)		
Ambulance Services Ambulance Services				
Prescription Drug Coverage		You Pay	• •	
Covered outpatient items in accord with our drug formulary guidelines:				
Most generic items (Tier 1) at a Plan			supply	
Most generic (Tier 1) refills through our mail-order service				
Most brand-name items (Tier 2) at a Plan Pharmacy			\$25 for up to a 30-day supply	
Most brand-name (Tier 2) refills through our mail-order service			\$50 for up to a 100-day supply	
Most specialty items (Tier 4) at a Plan Pharmacy				
		30-day supply		
Durable Medical Equipment (DME)		You Pay		
DME items as described in the EOC		20% Coinsurance		
Mental Health Services		You Pay	You Pay	
Mental Health Services Inpatient psychiatric hospitalization		\$250 per admission	\$250 per admission	
Individual outpatient mental health evaluation and treatment			. \$20 per visit	
Group outpatient mental health treatment		\$10 per visit	\$10 per visit	

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Substance Use Disorder Treatment	You Pay
Inpatient detoxification	\$250 per admission
Individual outpatient substance use disorder evaluation and treatment	
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 \$175 Allowance
Hearing aids every 36 months	Amount in excess of \$2,500 Allowance for each
	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
Fertility Services (such as outpatient procedures or laboratory tests)	
as described in the EOC (oocyte retrievals limited to three per	the Cost Share you would pay if the Services were
_lifetime)	to treat any other condition

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).