

**Summary of Benefits Chart for  
Kaiser Permanente Senior Advantage (HMO) with Part D (10/1/24—9/30/25)**

**Plan Out-of-Pocket Maximum**

For Services subject to the maximum, you will not pay any more Cost Share for the rest of the calendar year if the Copayments and Coinsurance you pay for those Services add up to the following amount:  
For any one Member .....\$1,000 per calendar year

**Plan Deductible** **None**

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

Most Primary Care Visits and most Non-Physician Specialist Visits	\$10 per visit
Most Physician Specialist Visits.....	\$10 per visit
Annual Wellness visit and the “Welcome to Medicare” preventive visit.....	No charge
Routine physical exams.....	No charge
Routine eye exams with a Plan Optometrist.....	\$10 per visit
Urgent care consultations, evaluations, and treatment.....	\$10 per visit
Physical, occupational, and speech therapy.....	\$10 per visit

**Telehealth Visits** **You Pay**

Primary Care Visits and Non-Physician Specialist Visits by interactive video.....	No charge
Physician Specialist Visits by interactive video.....	No charge
Primary Care Visits and Non-Physician Specialist Visits by telephone.....	No charge
Physician Specialist Visits by telephone.....	No charge

**Outpatient Services** **You Pay**

Outpatient surgery and certain other outpatient procedures.....	\$10 per procedure
Most immunizations (including the vaccine).....	No charge
Most X-rays and laboratory tests.....	No charge
Manual manipulation of the spine.....	\$10 per visit

**Hospital Inpatient Services** **You Pay**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs.....	No charge
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**Emergency Services** **You Pay**

Emergency department visits.....	\$50 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 and Transportation Services** **You Pay**

Ambulance Services.....	\$50 per trip
Other transportation Services when provided by our designated transportation provider as described in this EOC.....	No charge for up to 24 one-way trips (50 miles per trip) per calendar year

continued

<b>Prescription Drug Coverage</b>	<b>You Pay</b>
Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items .....	\$10 for up to a 100-day supply
Most brand-name items .....	\$20 for up to a 100-day supply
<b>Durable Medical Equipment (DME)</b>	<b>You Pay</b>
Covered durable medical equipment for home use .....	No charge
<b>Mental Health Services</b>	<b>You Pay</b>
Inpatient psychiatric hospitalization .....	No charge
Individual outpatient mental health evaluation and treatment.....	\$10 per visit
Group outpatient mental health treatment .....	\$5 per visit
<b>Substance Use Disorder Treatment</b>	<b>You Pay</b>
Inpatient detoxification .....	No charge
Individual outpatient substance use disorder evaluation and treatment.....	\$10 per visit
Group outpatient substance use disorder treatment.....	\$5 per visit
<b>Home Health Services</b>	<b>You Pay</b>
Home health care (part-time, intermittent) .....	No charge
<b>Other</b>	<b>You Pay</b>
Eyeglasses or contact lenses every 24 months.....	Amount in excess of \$150 Allowance
Hearing aid(s) every 36 months.....	Amount in excess of \$500 Allowance per aid
Skilled nursing facility care (up to 100 days per benefit period).....	No charge
External prosthetic and orthotic devices .....	20 percent Coinsurance
Meals delivered to your home immediately following discharge from a network hospital or Skilled Nursing Facility .....	No charge up to three meals per day in a consecutive four-week period, once per calendar year

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 additional information, please refer to the *Summary of Benefits* booklet enclosed; for a complete explanation, refer to the *EOC*.

<b>Chiropractic and Acupuncture Coverage (through ASH Plans)</b>	<b>You Pay</b>
Up to a combined total of 30 Chiropractic and Acupuncture visits per year .....	\$10 copay per visit
Kaiser Permanente contracts with American Specialty Health Plans (ASH) to provide chiropractic and acupuncture care. Members must receive all their benefits from ASH Plans participating providers. ASH Plans contracts with Participating Providers and other licensed providers to provide covered Chiropractic Services (including laboratory tests, X-rays, and chiropractic appliances). ASH Plans contracts with Participating Providers to provide acupuncture care (including adjunctive therapies, such as acupressure, moxibustion, or breathing techniques, when provided during the same course of treatment and in conjunction with acupuncture). You must receive covered Services from a Participating Provider or another licensed provider with which ASH contracts, except for Emergency Chiropractic Services, Emergency Acupuncture Services, Urgent Chiropractic Services, and Urgent Acupuncture Services, and Services that are not available from Participating Providers or other licensed providers with which ASH contracts to provide covered Services that are authorized in advance by ASH Plans. The list of Participating Providers is available on the ASH Plans website at <a href="http://www.ashlink.com/ash/kp">www.ashlink.com/ash/kp</a> or from the ASH Plans Customer Service Department at <b>1-800-678-9133</b> . The list of Participating Providers is subject to change at any time without notice.	

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).