

Kaiser Permanente EPO 90 Plan
Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2025 – 12/31/2025

Coverage for: All tiers | Plan Type: EPO


The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.cpg.org/mtdocs or call (800) 480-9967. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.cpg.org/uniform-glossary or call (800) 480-9967 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network: \$250 Individual / \$500 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible ?	Yes, for example, network preventive care, emergency room care, urgent care, and certain telehealth services.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .**
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Network: \$2,500 Individual / \$5,000 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Contributions, (premiums), balance-billing charges, penalties, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.kp.org or call (866) 213-3062 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	Yes.	This plan will pay for some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org.

**See Page 5 for important information about telehealth services.

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay/visit Deductible does not apply	Not covered.	None.
	Specialist visit	\$35 copay/visit Deductible does not apply	Not covered.	None.
	Preventive care/screening/immunization	No charge.	Not covered.	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	Not covered.	None.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered.	None.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	10% coinsurance	Not covered.	None.
If you need immediate medical attention	Emergency room care	10% coinsurance Deductible does not apply	20% coinsurance	None.
	Emergency medical transportation	10% coinsurance	20% coinsurance	None.
	Urgent care	\$50 copay/visit Deductible does not apply	Not covered.	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not covered.	Prior authorization is required.
	Physician/surgeon fees			

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**See Page 5 for important information about telehealth services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Individual: \$25 copay/visit Group: \$12 copay/visit Deductible does not apply	Not covered.	None.
	Inpatient services	10% coinsurance	Not covered.	Prior authorization is required.
If you are pregnant	Office visits	No charge.	Not covered.	None.
	Childbirth/delivery professional services	10% coinsurance	Not covered.	Well-newborn care is covered. Newborn must be enrolled in the plan within 30 days of birth.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	No charge.	Not covered.	Includes nurses visits (2 hours), aide visits (4 hours), therapy visits, and supplies. Limited to 210 visits per plan year. Prior authorization is required.
	Rehabilitation services	\$25 copay/visit Deductible does not apply	Not covered.	Benefits include speech/hearing, physical, and occupational therapy. Limited to 60 visits per plan year, combined facility and office, per each of the three therapies.
	Habilitation services	\$25 copay/visit Deductible does not apply	Not covered.	
	Skilled nursing care	10% coinsurance	Not covered.	Limited to 60 days per plan year, combined with acute rehabilitation. Prior authorization is required.
	Durable medical equipment	10% coinsurance Deductible does not apply	Not covered.	None.
	Hospice services	No charge.	Not covered.	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	Vision benefits are available through EyeMed Vision Care
	Children's glasses	Not covered.	Not covered.	
	Children's dental check-up	Not covered.	Not covered.	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org.

**See Page 5 for important information about telehealth services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Retail	Mail Order	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org .	Generic drugs	Up to a \$5 copay	Up to a \$5 copay for a 30-day supply; up to a \$10 copay for a 90-day supply	Deductible does not apply. You may get up to a 30-day supply when using a retail pharmacy, and up to a 90-day supply when using home delivery. California residents may receive up to a 100-day supply when using home delivery. No charge for contraceptives.
	Preferred brand drugs	Up to a \$30 copay	Up to a \$30 copay for a 30-day supply; up to a \$60 copay for a 90-day supply	
	Non-preferred brand drugs	Up to a \$70 copay	Up to a \$70 copay for a 30-day supply; up to a \$140 copay for a 90-day supply	
	Specialty drugs	Up to a \$90 copay	Up to a \$90 copay for a 30-day supply	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
• Cosmetic surgery	• Dental care (Adult)	• Long-term care
• Non-emergency care when traveling outside the U.S.	• Routine eye care (Adult)	• Routine foot care (unless related to diabetes or certain other conditions)
• Weight loss programs		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (limit 20 visits per year)	• Bariatric surgery (if Medically Necessary)	• Chiropractic care (limit 20 visits per year)
• Hearing aids (limit \$3,000 every three years)	• Infertility treatment (\$50,000 lifetime maximum)	• Private duty nursing (only through home healthcare benefit)

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org.

**See Page 5 for important information about telehealth services.

Telehealth Services: The Medical Trust will waive all [copays](#), [deductibles](#), and [coinsurance](#) for all telehealth services with a Kaiser Permanente [provider](#).

Your Rights to Continue Coverage: The Plan's Extension of Benefits program is similar, but not identical, to the healthcare continuation coverage provided under Federal law (known as COBRA) for non-church plans. Because the Plan is a church plan as described under Section 3(33) of ERISA, the Plan is exempt from COBRA requirements¹. Nonetheless, subscribers and/or their enrolled dependents will have the opportunity to continue benefits for a limited time in certain instances when coverage through the health plan would otherwise cease. Individuals who elect to continue coverage must pay for the coverage. Call (800) 480-9967 for more information.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact Kaiser Permanente.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (800) 480-9967.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 480-9967.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码(800) 480-9967.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' (800) 480-9967.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

¹ Under Section 4980B(d) of the Code and Treasury Regulation Section 54.4980 B-2, Q. and A. No. 4.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$250
■ Specialist [cost sharing]	\$10
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$10
Coinsurance	\$1,200

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$1,520
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Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$250
■ Specialist [cost sharing]	\$35
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$1500
Coinsurance	\$100

What isn't covered

Limits or exclusions	\$20
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The total Joe would pay is	\$1,870
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Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$250
■ Specialist [cost sharing]	\$35
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$100
Coinsurance	\$200

What isn't covered

Limits or exclusions	\$0
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The total Mia would pay is	\$550
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.