

Disclosure Form Part One

ACADEMY OF ART UNIVERSITY

39603

Home Region: Northern California

1/1/26 through 12/31/26

Principal benefits for Kaiser Permanente Deductible 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.

For Services that are subject to the Plan Deductible or the Drug Deductible, you must pay Charges for covered Services you receive during the Accumulation Period until you reach the deductible amounts listed below. All payments you make toward your deductibles apply to the Plan Out-of-Pocket Maximum amounts listed below.

Amounts Per Accumulation Period	Self-Only Coverage (a Family of one Member)	Family Coverage Each Member in a Family of two or more Members	Family Coverage Entire Family of two or more Members
Plan Out-of-Pocket Maximum	\$6,000	\$6,000	\$12,000
Plan Deductible	\$3,000	\$3,000	\$6,000
Drug Deductible	None	None	None

Plan Provider Office Visits

Most Primary Care Visits and most Non-Physician Specialist Visits.....

You Pay

\$40 per visit (Plan Deductible doesn't apply)

Most Physician Specialist Visits\$50 per visit (Plan Deductible doesn't apply)

No charge (Plan Deductible doesn't apply)

Routine physical maintenance exams, including well-woman exams

No charge (Plan Deductible doesn't apply)

Well-child preventive exams (through age 23 months)

No charge (Plan Deductible doesn't apply)

Routine eye exams with a Plan Optometrist

No charge (Plan Deductible doesn't apply)

Urgent care consultations, evaluations, and treatment

\$40 per visit (Plan Deductible doesn't apply)

Most physical, occupational, and speech therapy

\$40 per visit after Plan Deductible

Telehealth Visits

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone

You Pay

No charge (Plan Deductible doesn't apply)

Physician Specialist Visits by interactive video or telephone

No charge (Plan Deductible doesn't apply)

Outpatient Services

Outpatient surgery and certain other outpatient procedures

You Pay

30% Coinsurance after Plan Deductible

Most immunizations (including the vaccine).....

No charge (Plan Deductible doesn't apply)

Most X-rays and laboratory tests.....

\$15 per encounter after Plan Deductible

Preventive X-rays, screenings, and laboratory tests as described in the EOC

No charge (Plan Deductible doesn't apply)

MRI, most CT, and PET scans

30% Coinsurance up to a maximum of \$150 per procedure after Plan Deductible

Hospital Inpatient Services

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs

You Pay

30% Coinsurance after Plan Deductible

Emergency Services and Care

Emergency department visits

You Pay

30% Coinsurance after Plan Deductible

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

Ambulance Services.....

You Pay

\$150 per trip after Plan Deductible

Prescription Drug Coverage

Covered outpatient items in accord with our drug formulary guidelines:

You Pay

\$10 for up to a 30-day supply (Plan Deductible doesn't apply)

Most generic items (Tier 1) at a Plan Pharmacy

\$20 for up to a 100-day supply (Plan Deductible doesn't apply)

Most generic (Tier 1) refills through our mail-order service

\$30 for up to a 30-day supply (Plan Deductible doesn't apply)

Most brand-name items (Tier 2) at a Plan Pharmacy.....

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Prescription Drug Coverage

	You Pay
Most brand-name (Tier 2) refills through our mail-order service	\$60 for up to a 100-day supply (Plan Deductible doesn't apply)
Most specialty items (Tier 4) at a Plan Pharmacy	20% Coinsurance (not to exceed \$250) for up to a 30-day supply (Plan Deductible doesn't apply)

Durable Medical Equipment (DME)

DME items as described in the <i>EOC</i>	20% Coinsurance (Plan Deductible doesn't apply)
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Mental Health Services

Inpatient psychiatric hospitalization.....	30% Coinsurance after Plan Deductible
Individual outpatient mental health evaluation and treatment	\$40 per visit (Plan Deductible doesn't apply)
Group outpatient mental health treatment.....	\$20 per visit (Plan Deductible doesn't apply)

Substance Use Disorder Treatment

Inpatient detoxification.....	30% Coinsurance after Plan Deductible
Individual outpatient substance use disorder evaluation and treatment	\$40 per visit (Plan Deductible doesn't apply)
Group outpatient substance use disorder treatment	\$5 per visit (Plan Deductible doesn't apply)

Home Health Services

Home health care (up to 100 visits per Accumulation Period)	No charge (Plan Deductible doesn't apply)
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Other

Skilled nursing facility care (up to 100 days per benefit period).....	30% Coinsurance after Plan Deductible
Prosthetic and orthotic devices as described in the <i>EOC</i>	No charge (Plan Deductible doesn't apply)
Fertility Services (such as outpatient procedures or laboratory tests) as described in the <i>EOC</i> (oocyte retrievals limited to three per lifetime)	the Cost Share you would pay if the Services were 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).