

## Disclosure Form

48250 MERCURY INSURANCE SERVICES, LLC  
Home Region: Northern California

# Principal benefits for Kaiser Permanente Traditional HMO Plan

(1/1/21—12/31/21)

### Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

### Out-of-Pocket Maximum(s) and Deductible(s)

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.

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	\$1,500	\$1,500	\$3,000
Plan Deductible	None	None	None
Drug Deductible	None	None	None

### Professional Services (Plan Provider office visits)

	You Pay
Most Primary Care Visits and most Non-Physician Specialist Visits .....	\$20 per visit
Most Physician Specialist Visits .....	\$35 per visit
Routine physical maintenance exams, including well-woman exams .....	No charge
Well-child preventive exams (through age 23 months) .....	No charge
Family planning counseling and consultations .....	No charge
Scheduled prenatal care exams .....	No charge
Routine eye exams with a Plan Optometrist .....	No charge
Urgent care consultations, evaluations, and treatment .....	\$20 per visit
Most physical, occupational, and speech therapy .....	\$20 per visit

### Outpatient Services

	You Pay
Outpatient surgery and certain other outpatient procedures .....	\$150 per procedure
Allergy antigens (including administration) .....	No charge
Most immunizations (including the vaccine) .....	No charge
Most X-rays and laboratory tests .....	No charge

### Hospitalization Services

	You Pay
Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs .....	\$250 per admission

### Emergency Health Coverage

	You Pay
Emergency Department visits .....	\$125 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 "Hospitalization Services" for inpatient Cost Share)	

### Ambulance Services

	You Pay
Ambulance Services .....	\$50 per trip

### Prescription Drug Coverage

	You Pay
Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items at a Plan Pharmacy .....	\$10 for up to a 30-day supply
Most generic refills through our mail-order service .....	\$20 for up to a 100-day supply
Most brand-name items at a Plan Pharmacy .....	\$30 for up to a 30-day supply
Most brand-name refills through our mail-order service .....	\$60 for up to a 100-day supply
Most specialty items at a Plan Pharmacy .....	\$30 for up to a 30-day supply

### Durable Medical Equipment (DME)

	You Pay
DME items as described in the EOC .....	20% Coinsurance

### Mental Health Services

	You Pay
Inpatient psychiatric hospitalization .....	\$250 per admission
Individual outpatient mental health evaluation and treatment .....	\$20 per visit
Group outpatient mental health treatment .....	\$10 per visit

### Substance Use Disorder Treatment

	You Pay
Inpatient detoxification .....	\$250 per admission
Individual outpatient substance use disorder evaluation and treatment .....	\$20 per visit
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

(continues)

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**Disclosure Form***(continued)*

<b>Other</b>	<b>You Pay</b>
Skilled nursing facility care (up to 100 days per benefit period) .....	No charge
Prosthetic and orthotic devices as described in the <i>EOC</i> .....	No charge
Diagnosis and treatment of infertility and artificial insemination (such as outpatient procedures or laboratory tests) as described in the <i>EOC</i> .....	50% Coinsurance
Assisted reproductive technology ("ART") Services.....	Not covered
Hospice care .....	No charge

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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).