

Summary of Benefits Chart for Kaiser Permanente Senior Advantage (HMO) with Part D (1/1/26—12/31/26)

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	\$25 per visit
Most Physician Specialist Visits	\$25 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	\$25 per visit
Urgent care consultations, evaluations, and treatment	\$25 per visit
Physical, occupational, and speech therapy	\$25 per visit

Outpatient Services You Pay

Outpatient surgery and certain other outpatient procedures	\$150 per procedure
Most immunizations (including the vaccine)	No charge
Most X-rays and laboratory tests	No charge
Manual manipulation of the spine	\$20 per visit

Hospital Inpatient Services You Pay

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	\$500 per admission
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Emergency Services You Pay

Emergency department visits	\$50 per visit
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Ambulance Services You Pay

Ambulance Services	\$125 per trip
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Prescription Drug Coverage You Pay

This plan covers Medicare Part D prescription drugs in accord with our Part D formulary.

Initial coverage stage—until you have spent \$2,100 in 2026. (If you spend \$2,100, you move on to the catastrophic coverage stage):

Generic drugs at a pharmacy	\$10 for up to a 30-day supply, \$20 for a 31- to 60-day supply, or \$30 for a 61- to 100-day supply
Generic refills through our mail-order service	\$10 for up to a 30-day supply or \$20 for a 31- to 100-day supply
Brand-name drugs at a pharmacy	\$25 for up to a 30-day supply, \$50 for a 31- to 60-day supply, or \$75 for a 61- to 100-day supply
Brand-name refills through our mail-order service	\$25 for up to a 30-day supply or \$50 for a 31- to 100-day supply

continued

Prescription Drug Coverage	You Pay
Catastrophic coverage stage	No charge
Durable Medical Equipment (DME)	You Pay
Covered durable medical equipment for home use	20 percent Coinsurance
Mental Health Services	You Pay
Inpatient psychiatric hospitalization	\$500 per admission
Individual outpatient mental health evaluation and treatment.....	\$25 per visit
Group outpatient mental health treatment	\$12 per visit
Substance Use Disorder Treatment	You Pay
Inpatient detoxification	\$500 per admission
Individual outpatient substance use disorder evaluation and treatment.....	\$25 per visit
Group outpatient substance use disorder treatment.....	\$5 per visit
Home Health Services	You Pay
Home health care (part-time, intermittent)	No charge
Other	You Pay
Eyeglasses or contact lenses every 24 months	Amount in excess of \$150 Allowance
Hearing aid(s) every 36 months.....	Amount in excess of \$1,000 Allowance for each ear
Skilled nursing facility care (up to 100 days per benefit period).....	No charge (up to 20 days) \$75 per day (days 21–100)
External prosthetic and orthotic devices	20 percent Coinsurance
Fitness benefit – One Pass™ (includes access to in-network gyms and one home fitness kit per calendar year).....	No charge

***Summary of Benefits* booklet**

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*.