

G.P.O. HMO				
	PERS Kaiser Permanente		SISC-KP \$15, Rx 5-20 (30day)	
Benefit	Network	NonNetwork	Network	NonNetwork
Annual Deductible	Individual \$0	N/A	Individual \$0	N/A
	Family \$0	N/A	Family \$0	N/A
Coinsurance	100%	0%	100%	0%
Office Visit Exam	\$15 copay	Not Covered	\$15 copay	Not Covered
Annual Out-of-Pocket Limit (OOP)	\$1,500 Member; \$3,000 Family: RX \$6,650 member; \$13,300 Family	Unlimited	\$1,500 Member; \$3,000 Family	Unlimited
Deductible included in OOP Limit	Yes	N/A	Yes	N/A
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited
<i>Preventive Services</i>				
Well-Child Care (through age 6)	100%	Not Covered	Covered 100%	Not Covered
Routine Physical Exam/immunizations (age 7+)	100%	Not Covered	Covered 100%	Not Covered
Immunizations through age 6	100%	Not Covered	Covered 100%	Not Covered
Well Woman Exams	100%	Not Covered	Covered 100%	Not Covered
Mammograms	100%	Not Covered	Covered 100%	Not Covered
Adult Periodic Exams w/ Preventive Tests	100%	Not Covered	Covered 100%	Not Covered
Diagnostic X-Ray and Lab Tests	100%	Not Covered	Covered 100%	Not Covered
Pregnancy and Maternity Pre-Natal Care	100%	Not Covered	Covered 100%	Not Covered
Inpatient Hospital	100%	Not Covered	Covered 100%	Not Covered
Pre-Authorization of Services Required	Yes	N/A	Yes	N/A
Semi-Private Room and Board, Services and Supplies	100%	Not Covered	Covered 100%	Not Covered
Out-Patient Facility Charge (Ambulatory Surgical Centers)	\$15 copay	Not Covered	\$15 copay	Not Covered
Emergency Room	\$50 copay (waived if admitted)	Covered as In-Network	\$100 copay (waived if admitted)	Covered as In-Network
Ambulance (Air and Ground)	100%	Covered as In-Network	\$50 per trip	Covered as In-Network
<i>Prescription Drugs</i>				
Deductible	\$0	N/A	\$0	N/A
At Retail:				
- Generic copay	\$5/30 days, \$10/90 days	Not Covered	\$5/30 days	Not Covered
- Brand copay (P=Preferred; F=Formulary)	P \$20/30, \$40/90 days; NonP \$50/30, \$100/90 days	Not Covered	\$20/30 days	Not Covered
Number of days supply	30/90	N/A	30/90	N/A
From Mail Order				
- Generic copay	\$10 copay	Not Covered	\$10 copay up to 100-day	Not Covered
- Brand copay (P=Preferred; F=Formulary)	P \$40; NonP \$100	Not Covered	\$40 copay up to 100-day	Not Covered
Number of days supply	90 days	N/A	100 days	N/A
Specialty Pharmacy 30 day supply	As above	Not Covered	As above	Not Covered

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Other Services				
DME and Prosthetics (limits apply)	100%	Not Covered	Covered 100%	Not Covered
Home Health Care	100%	Not Covered	Covered 100%	Not Covered
Skilled Nursing or Extended Care Facility (100 days/year)	100%	Not Covered	Covered 100%	Not Covered
Hospice Care	100%	Not Covered	Covered 100%	Not Covered
Chiropractic Services	\$15 copay/visit, 20 visits	Not Covered	built in rider \$10 copay/visit, 30 visits total combined with Acu	Not Covered
Acupuncture	\$15 copay/visit, 20 visits	Not Covered	built in rider \$10 copay/visit, 30 visits total combined with Chiro	Not Covered
Infertility Diagnosis	50% of Covered Charges	Not Covered	Covered 100%	Not Covered
Infertility Treatment	50% of Covered Charges	Not Covered	\$15 per visit/procedure	Not Covered
Rehabilitation Services - Physical, Occupational, Speech	\$15 copay per visit	Not Covered	\$15 copay per visit	Not Covered
Inpatient Mental/Nervous & Substance Abuse	100%	Not Covered	Covered 100%	Not Covered
Outpatient Mental/Nervous & Substance Abuse	\$15 copay	Not Covered	\$15 copay	Not Covered
			The EOC will supersede information provided in this summary if different.	