

CHOOSE A PLAN

What our plans offer and how they work



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Choose the plan that's best for **you**.

We offer four plan types, so you can get just the right fit for you or your family. Families might be interested in the Diamond Plan with unlimited office visits. Young singles might be interested in the Silver Plan, which offers our lowest premium. Two plans even cover acupuncture and chiropractic treatments. All our plans feature the quality care that you've come to trust from Kaiser Permanente.



Meet the Parks

May and Ken Park have one child: Lee, age 4.¹ Because young children visit the pediatrician frequently, the Parks choose the Diamond Plan, which covers unlimited office visits.

Here's how they use their plan over the year:

- **Preventive care:** May, Ken, and Lee each get annual checkups. Since the Diamond Plan covers one preventive visit per calendar year at no charge, the family pays nothing for these exams. Lee's immunizations are no charge.
- **Lab and X-ray:** Ken's primary care physician orders some tests to diagnose a stomach problem. Ken pays 10 percent of the applicable charges for the test and X-ray.
- **Prescription drugs:** Ken's physician prescribes a medication. Ken pays a \$15 copay for the prescription.
- **Alternative medicine:** May sees a chiropractor a couple of times for her back pain. Ken visits an acupuncturist. They pay a \$15 copay for each visit.²

Since the medical services clinic has doctors' offices, lab, X-ray, and pharmacy under one roof, Ken simply walks down the hall to get his lab and X-ray done and his prescription filled. Plus, Ken's doctor orders his lab test, X-ray, and prescription online, so the lab and X-ray offices are ready for Ken when he walks in. And his prescription is waiting for him at the pharmacy.

¹This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

²Services by ASH Network only; limited to 12 visits per calendar year

Meet Jason Choi

Jason just graduated from college and is freelancing while he looks for his dream job.¹ He's active and healthy and plans to stay that way. He wants an affordable health care plan that covers preventive care as well as the big stuff—just in case. He chooses the Silver Plan, a plan with a low premium and limited coverage.

Here's how Jason's plan works over the year.

- **Preventive care:** Jason has an annual physical exam and immunizations for no charge.

Jason has an accident that requires him to have surgery.

- **Hospital inpatient care:** Jason is in the hospital for a few days following his surgery. His hospital stay is covered, so his copayment is \$500 per day. Labs and X-rays done during his hospital stay are covered at no charge.
- **Outpatient services:** Outpatient and pharmacy services are not covered under Jason's plan, so he pays full charge for follow-up doctor visits and prescription drugs.

Jason's health coverage does exactly what he intends it to do: It helps keep him healthy with preventive care and also covers him for a catastrophic illness or accident.



¹ This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

Benefit highlights

	Diamond Plan	Platinum Plan
Features		
Annual deductible	None	
Annual out-of-pocket maximum (individual/family of three or more)	\$2,500/\$7,500	
Lifetime benefit maximum	None	
Benefits		
Preventive care (per visit or procedure)		
Routine immunizations	No charge	
Routine physical exam (limited to one per calendar year)	No charge	No charge (counts toward five-visit limit)
Well-baby visit (12 office visits for children up to age 5)	No charge	No charge (counts toward five-visit limit unless state-mandated well-baby visit)
Certain preventive screenings and lab tests	No charge (office visit copay may apply)	
Outpatient services (per visit or procedure)		
Office visit	\$15 copay (no limit)	\$20 copay (limited to five office visits)
Abortions (elective or medically indicated)	\$15 copay	\$200 copay
Most X-rays and lab tests/MRI, CT, and PET	10% coinsurance	50% coinsurance
Outpatient surgery	\$15 copay	\$20 copay
Inpatient hospital care		
Inpatient care	\$75 copay per day	\$200 copay per day
Lab, imaging, and testing	No charge	
Maternity		
Maternity services	Not covered	
Emergency care		
Emergency Department (in service area/out of service area)	\$75 copay/20% coinsurance	
Ambulance service	20% coinsurance	
Prescription drugs		
Covered formulary drugs	\$15 copay (up to 30-day supply)	
Mail-order (maintenance drugs)	\$30 copay (up to 90-day supply)	
Other		
Chiropractic and acupuncture (up to 12 visits per calendar year)	\$15 copay (services by ASH Network only)	\$20 copay (services by ASH Network only)
Optical 1 (one pair of eyeglasses or contacts every 24 months; eyeglass lens change after 12 months)	Covered (no charge for lenses; member pays for frames over \$40, contacts over \$45, professional fees over \$70, and lens options)	
Active&Fit	Participating fitness center membership: \$100 copay per year Home fitness program: \$10 copay per year	
Transplants and related services	Covered	

	Gold Plan	Silver Plan
Features		
Annual deductible	None	
Annual out-of-pocket maximum (individual/family of three or more)	\$3,000/\$9,000	\$5,000/\$15,000
Lifetime benefit maximum	None	
Benefits		
Preventive care (per visit or procedure)		
Routine immunizations	No charge	
Routine physical exam (limited to one per calendar year)	No charge (counts toward five-visit limit)	No charge
Well-baby visit (12 office visits for children up to age 5)	No charge (counts toward five-visit limit unless state-mandated well-baby visit)	Not covered (except no charge for state-mandated well-baby visit)
Certain preventive screenings and lab tests	No charge (office visit copay may apply)	
Outpatient services (per visit or procedure)		
Office visit	\$25 copay (limited to five office visits)	Not covered
Abortions (elective or medically indicated)	\$250 copay	Not covered
Most X-rays and lab tests/MRI, CT, and PET	50% coinsurance	Not covered
Outpatient surgery	\$25 copay	\$500 copay
Inpatient hospital care		
Inpatient care	\$250 copay per day	\$500 copay per day
Lab, imaging, and testing	No charge	
Maternity		
Maternity services	Not covered	
Emergency care		
Emergency Department (in service area/out of service area)	\$100 copay/20% coinsurance	\$250 copay/20% coinsurance
Ambulance service	20% coinsurance	
Prescription drugs		
Covered formulary drugs	\$30 copay (up to 30-day supply)	Not covered
Mail-order (maintenance drugs)	\$60 copay (up to 90-day supply)	Not covered
Other		
Chiropractic and acupuncture	Not covered	
Optical 1	Not covered	
Active&Fit	Participating fitness center membership: \$100 copay per year Home fitness program: \$10 copay per year	
Transplants and related services	Covered	Not covered

Note: This is only a summary. It does not fully describe your benefit coverage. For more details on your benefit coverage, exclusions, limitations, and plan terms, please refer to the *Important Details and Notices* brochure included in this folder. For more information on our drug formulary or on practitioner and provider availability, please refer to the *Kaiser Permanente for Individuals and Families Member Handbook*, which you may obtain by calling our Customer Service Center at 432-5955 (Oahu), 1-800-966-5955 (Neighbor Islands), or 1-877-447-5990 (TTY for the hearing and speech impaired). All care and services need to be coordinated by a Kaiser Permanente practitioner.

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