
Disclosure Form Part One

232111 PRISM - SAN BERNARDINO MUNICIPAL WATER DEPARTMENT

Home Region: Southern California

1/1/26 through 12/31/26

Principal benefits for Kaiser Permanente Traditional HMO Plan

Health Plan believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call Member Services.

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.

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

Plan Provider Office Visits**You Pay**

Most Primary Care Visits and most Non-Physician Specialist Visits	\$20 per visit
Most Physician Specialist Visits	\$20 per visit
Routine physical maintenance exams, including well-woman exams	No charge
Well-child preventive exams (through age 23 months)	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

Telehealth Visits**You Pay**

Primary Care Visits and Non-Physician Specialist Visits by interactive video or telephone	No charge
Physician Specialist Visits by interactive video or telephone	No charge

Outpatient Services**You Pay**

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

Hospital Inpatient Services**You Pay**

Room and board, surgery, anesthesia, X-rays, laboratory tests, and drugs	No charge
---	-----------

Emergency Services and Care**You Pay**

Emergency department visits	\$50 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 “Hospital Inpatient Services” for inpatient Cost Share)

Ambulance Services**You Pay**

Ambulance Services	No charge
--------------------------	-----------

Prescription Drug Coverage**You Pay**

Covered outpatient items in accord with our drug formulary guidelines:	
Most generic items (Tier 1) at a Plan Pharmacy	\$10 for up to a 30-day supply
Most generic (Tier 1) refills through our mail-order service	\$20 for up to a 100-day supply
Most brand-name items (Tier 2) at a Plan Pharmacy	\$30 for up to a 30-day supply
Most brand-name (Tier 2) refills through our mail-order service	\$60 for up to a 100-day supply
Most specialty items (Tier 4) at a Plan Pharmacy	25% Coinsurance (not to exceed \$150) for up to a 30-day supply

Durable Medical Equipment (DME)**You Pay**

DME items as described in the EOC	No charge
---	-----------

Mental Health Services**You Pay**

Inpatient psychiatric hospitalization	No charge
Individual outpatient mental health evaluation and treatment	\$20 per visit

(continues)

Disclosure Form Part One*(continued)***Mental Health Services****You Pay**

Group outpatient mental health treatment..... \$10 per visit**Substance Use Disorder Treatment****You Pay**

Inpatient detoxification..... No charge

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**Other****You Pay**

Hearing aids 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

Prosthetic and orthotic devices as described in the *EOC* No charge

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).